

THURSDAY
SEPT. 30, 1999

INSIDE THE ECHO

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Flu shots available

Flu shots will be available at the Hancock County Health Department every Monday and Wednesday between the hours of 8-11 a.m. and 1-3 p.m., beginning Oct. 4. Those on Medicare and/or Medicaid should bring their cards with them. There is a \$6 charge for those not on Medicare or Medicaid. Homebound or handicapped individuals are encouraged to contact the Health Department at 467-4510 to make arrangements for a nurse to come to the home to administer a flu shot.

Methodist dinner set

The Clermont Harbor United Methodist Church will hold a seafood gumbo dinner benefit this Saturday, Oct. 2, from 11:30 a.m. until 3 p.m. in the parish hall.

The church is located at the corner of Clermont Boulevard and 100th Street, two blocks off the beach. A donation of \$4.50 per dinner is requested.

Hope Haven on Broadway

Diamondhead Women's Club will present "A Bit of Broadway" on Oct. 8 and 9, beginning at 7:30 p.m., at the Diamondhead Country Club. Proceeds will benefit Hope Haven. For tickets, call 255-4458 or 255-2606.

TIDES

DAY	HIGH	LOW
Sat.	3:34 a.	3:42 p.
Sun.	4:23 a.	4:29 p.
Mon.	5:30 a.	5:32 p.
Tues.	6:36 a.	6:30 p.
Wed.	7:47 a.	7:20 p.
Thurs.	9:01 a.	8:01 p.
Fri.	10:19 a.	8:27 p.
Sat.	11:44 a.	8:30 p.

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The Sea Coast Echo

THREE SECTIONS 4 PAGES

Port Bienville luring new tenant

Maxdem getting \$5.5M

BY ED LEPOMA

The president of a California firm that's on the cutting edge of polymer research and development said this week he is "optimistic" about locating a plant at Hancock County's Port Bienville Industrial Park.

Port and Harbor Executive Director Hal Walters confirmed to the Echo Tuesday that talks are on-going with Maxdem, Inc., of San Dimas, Ca. to locate on a 20-acre site behind the Calgon Manufacturing plant, on the

southeast side of the industrial parkway.

Walters said the initial investment would be "around \$7-million to \$8 million, and the plant would conduct research, and manufacture high-performance polymer resin used to service the aerospace industry and would develop more markets for the products.

The tipoff to the identity of the company came to the Echo this week in the form of a press release issued by the office of

"The U.S. Senate's Defense Authorization Bill, which authorized \$5.5 million to fund two technologies being developed by Maxdem, Inc., to locate its manufacturing facility at Hancock County's Port Bienville."
—Sen. Trent Lott

U.S. Sen. Trent Lott. Lott listed the projects approved in the Senate's Defense Authorization Bill passed in Congress this week.

He said \$5.5 million was authorized "to fund two technologies being developed by

Maxdem, Inc., which recently decided to locate its manufacturing facility at Hancock County's Port Bienville."

According to Lott's press release, Maxdem is developing ways to produce a foam core for structural uses in aircraft and to create lightweight high-performance polymer materials to be used to build the next generation of Army vehicles and equipment.

Contacted in California, Dr. Robert Gagne, President of Maxdem Inc. confirmed his firm was in the forefront of the research mentioned by Lott, but

he said, it was not a "done deal" that his firm would get the entire \$5.5 million contract.

"The Defense Department would have to put that out for bid," said Gagne.

Gagne confirmed he had made a couple of trips to visit the Port Bienville, and added, "Everyone, from Port officials, to Coast Electric, and others have been very helpful." "It's (coming to Port Bienville) looking good, he added, "But, we have a little way to go."

Walters said he had been

TENANT—PAGE 10A

Vandalism in St. Mary's Cemetery



Bay St. Louis police chief Frank McNeil said his department is investigating the recent spray painting of two tombs in St. Mary's Cemetery. "Detective Don Watson is investigating the incident and checking if it is possibly tied to any type of gangs," McNeil said, adding, "We feel it may have been done by someone living near the Bay St. Louis Cemetery." (Echo staff photos by Ellis C. Cuevas).



Hancock P&H will perform toxin tests

BY ED LEPOMA

Hancock County's Port and Harbor Commission will use two Louisiana firms to conduct tests for toxins before dredging a channel that is a vital passage to the Port Bienville Industrial Park.

At Tuesday's recessed meeting of the Commission, Jerry Hemphill, the industrial park's on-site manager, took exception with recent news stories in the New Orleans Times Picayune that indicated the Louisiana Department of Environmental Quality had stopped the dredging and ordered tests for mercury contamination and other toxins in the project area.

The Port and Harbor Commission needs a water quality permit from LDEQ and later, approval from the Vicksburg U.S. Army Corps of Engineers before it can begin dredging Little Lake Pass which is silted in and sits at the bottom of the Pearl River Basin in St. Tammany Parish. The waterway is the main entry into the

TOXIN—PAGE 10A

Plant battle is escalating

BY ED LEPOMA

A dispute between neighbors appears to have turned into a full-scale battle that will decide the ultimate fate of an aggregate plant operating in west Harrison County.

The latest salvos were fired over the weekend when residents around the plant at the Long Beach Industrial Park turned out 275 strong last Thursday night, and organized a nonprofit group seeking to persuade the Harrison County Board of Supervisors and the Harrison Industrial Development Commission to shut the plant down.

The group, organized by Pass Christian dentist Dr. Jeff Taylor, chartered with the state as the Citizens Association for Responsible Development, raised enough money to take out

PLANT—PAGE 10A

Public Safety Day at the Depot

SPECIAL TO THE ECHO

Before going to the International Food Fest, Collage, or Celebrate the Gulf Saturday, be sure to stop by the Depot as the City of Bay St. Louis celebrates Public Safety Day and kicks off National Fire Prevention Week from 10 a.m.-2 p.m.

The Bay's Fire and Police Departments have joined forces with Tennessee Gas and Coast Electric Power Association for a four-hour public education and fun program including dramatic fire rescue exer-

cises and K-9 officer demonstrations.

New civic partner Tennessee Gas will demonstrate gas safety including natural and propane, both products used by Bay St. Louis consumers.

Last year's demonstrations on power line and electrical safety were so popular that Coast Electric is expected to make a return visit. The Hancock County Drug Task Force will make a special presentation.

Other activities for families include fire department rope rescues

from the roof of the Depot.

Firefighters will demonstrate their fire-fighting abilities during car burn activities and life saving skills as they show the public how the Hurst extrication tool (jaws of life) is used to remove a victim from a wrecked automobile.

"While many activities are planned for their crowd appeal, there are essential safety activities that our citizens should participate in

DEPOT—PAGE 10A

Pass has two festivals on tap this weekend

BY ED LEPOMA

A fun-filled weekend is scheduled in historic Pass Christian with a two-day art festival in War Memorial Park and the "Celebrate the Gulf" marine educational festival in the municipal harbor.

"Collage-the Festival of Arts" will take place beneath the shade of live oaks at War Memorial Park on Scenic Drive Saturday and Sunday, Oct. 2 and 3.

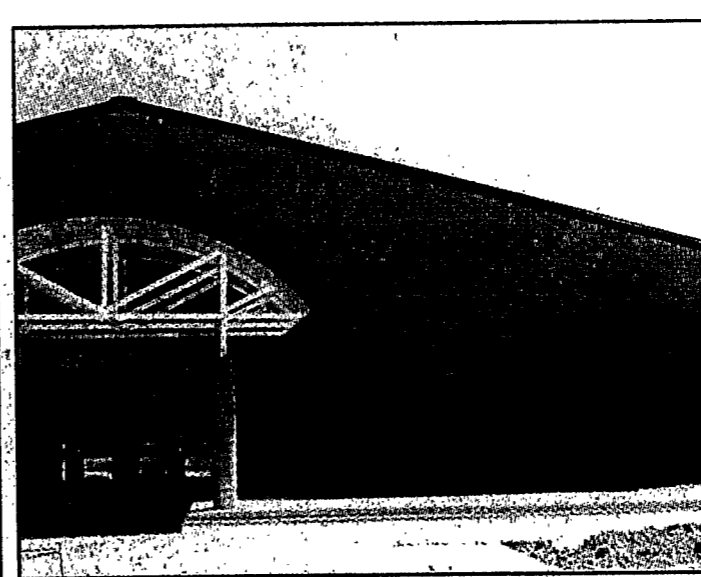
Arts patrons are invited to attend a Collage Preview Party Friday night from 6 to 8 P.M.

for a donation of \$25. For more information, contact, Georgia Leyser at 452-7879 or Susie Michael at 452-3261.

The "Celebrate the Gulf" Festival kicks off at 8 a.m. Saturday in Pass Christian's picturesque harbor. For the youngsters, a junior catch and release fishing rodeo is scheduled from 8 a.m. until 11 a.m.

Registration will take place at the festival site, and children 12 and under are urged to bring their own fishing gear. Young

FESTIVAL—PAGE 10A



The long-awaited East Hancock Elementary School will open for K-6 students on Monday, Oct. 4.

New school opens soon

ECHO STAFF REPORT

East Hancock Elementary will open its doors to K-6 students in the Hancock County School District on Monday, October 4. The 67,000-square-foot facility is built on a 12-acre tract of land located at 4221 Kiln-DeLisle Road. The new school has three wings containing state-of-the-art classrooms, air-conditioned gymnasium, full-service cafeteria, automated library, spacious music

SCHOOL—PAGE 10A

OBITUARIES

RICHARD J. LADNER
ELMERE LAMBERT
JUDITH LENORMAND
ALYCE NEWKIRK
ESTHER OVERSTREET
EDNA IRENE SPOO
THOMAS VANCELEAVE

RICHARD J. LADNER
 Richard J. Ladner, 62, of Kiln, died Friday, Sept. 24, 1999 in Gulfport.

Mr. Ladner was a retired heavy equipment operator. He was preceded in death by his father, Nolan Ladner Sr.

Survivors include his wife, Martha Causey Ladner of Kiln; his mother, Gladys Mae Faye Bennett of Kiln; sons Ronnie Ladner of Kiln and Richard Ladner of Gulfport and Ricky Ladner of Gonzales; brothers Terry Ladner and Nolan Ladner Jr., both of Kiln; half-brother Danny Ray McRight of Dedaux; sister Dinette Ladner of Pass Christian; and four grandchildren.

Visitation was Tuesday at Riemann Funeral Home in Bay St. Louis, followed by graveside services in St. Joseph Cemetery at Rotten Bayou.

ELMERE LAMBERT

Elmer Lambert Hubsch, 79, of Bay St. Louis, died Sunday, Sept. 26, 1999.

Mrs. Lambert was a native of New Orleans. She was the wife of the late George R. Lambert Jr.; daughter of the late Clementine Collins Hubsch and Edward Hubsch Sr.; mother of Elmer L. Burkart, George R. Lambert III, Richard E. Lambert, Roger C. Lambert, Kenneth E. Lambert and Robert H. Lambert; sister of Jether Hubsch, Elois Fank and Elmyr Ambrose and the late Edward Hubsch Jr. She is also survived by eight grandchildren and three great-grandchildren.

Services were conducted Wednesday in the chapel of

Jacob Schoen and Son Funeral Home in New Orleans. Interment followed in Lake Lawn Mausoleum. Riemann Funeral Home in Bay St. Louis was in charge of local arrangements.

JUDITH LENORMAND
 Judith Nixon Lenormand, 66, of Bay St. Louis, died Tuesday, Sept. 28, 1999, in Bay St. Louis.

Mrs. Lenormand was a native of Winnfield, La. and a long-time resident of Bay St. Louis. She was a Baptist and employed as office coordinator for Montgomery Kone Elevator/Escalator Company in Greta for 31 years.

She was preceded in death by her parents, Russell Carson and Edith Leggett Mixon.

Survivors include her husband, A. J. Lenormand of Bay St. Louis; two sons, James Trauth of Bay St. Louis and John Trauth Jr. of Marrero; a daughter, Eileen Brignac of Bay St. Louis; two brothers, Mickey Mixon of Kiln and Robert Rovira of Bogalusa; a sister, June Ambrose of Hoganville, Ga.; two stepsons, Keith Lenormand of Lafayette and Randy Lenormand of Marrero; two stepdaughters, Debra Gilk of Navarre, Fla. and Ann Bishop of Bay St. Louis; two halfbrothers, Russell Mixon and Robert Mixon, both of Winnfield, La.; two halfsisters, Teresa Mixon and Johnell Mixon, both of Winfield; and 23 grandchildren.

Visitation will be today, 7-10 p.m. at Edmond Fahey Funeral Home in Bay St. Louis. Funeral services will be conducted Friday, Oct. 1 at 10 a.m. at the funeral home. Interment will follow at Gardens of Memory Cemetery in Bay St. Louis.

ALYCE NEWKIRK

Alyce W. Newkirk, 76, died Monday, Sept. 27, 1999, in

Hanahan, S.C.

Mrs. Newkirk was a retired homemaker. She was born in Jonesville, La., the daughter of Henry P. Wheeler and Myrtle A. Wuster Wheeler. She was the widow of John R. Newkirk.

Mrs. Newkirk was a member of the Waveland Methodist Church and was past president of the Bay-Waveland Garden Club and a master flower show judge and landscape design critic as accredited by the National Council of State Garden Clubs.

Survivors include two brothers, H. P. Wheeler Jr. of Jonesville, La. and John Wheeler of Baton Rouge, La.; two sisters, June Peach of Alexandria, La. and Ruby Noe of Alexandria; three grandchildren, four great-grandchildren and a great-great-grandchild.

Funeral service will be private. J. Henry Stuhler Inc., Downtown Chapel is in charge of arrangements.

ESTHER OVERSTREET

Esther Mae Overstreet, 85, of Gulfport, died Saturday, Sept. 25, 1999, in Gulfport.

Mrs. Overstreet was formerly of Laurel. She was a retired school bus driver with the Houston, Texas, School District.

She was preceded in death by her husband, Robert Vernon Overstreet.

Survivors include two sons, Walter Hosban of Baltimore, Md. and Max Roland Overstreet of Lacombe, La.; two daughters, Doris Ashcraft of Kiln and Helen LaFleur of Negrett, La.; a brother, Wallace Thompson of Mobile, Ala.; two sisters, Margaret Shoemaker of Semmes, Ala., and Eglar Overstreet of Wayne County, Miss.; 12 grandchildren, 15 great-grandchildren and a great-great-grandchild.

Visitation was Monday evening at Memory Chapel Funeral Home in Laurel. Services

were conducted Monday at Immaculate Conception Catholic Church, followed by interment in Overt Cemetery in Jones County.

EDNA IRENE SPOO

Edna Irene Spoo, 84, of Pass Christian, died Friday, Sept. 24, 1999, in Clermont Harbor.

Mrs. Spoo was born in Bend, Ore., and was a Gulf Coast resident for 11 years. She was a member of the Seventh Day Adventist Church. She was a retired admitting supervisor at White Memorial Medical Center in Los Angeles.

She was preceded in death by her husband, Willis E. Spoo; two sisters, Lucille Kamisky and Mary Ann Fulton; four brothers, Jim Crawford, Bill Crawford, Frank, Crawford and John Crawford; and a great-grandson, Ian Danielson.

Survivors include two daughters, Beverly Danielson of Pass Christian and Jennifer Crane of Visalia, Calif.; two sons, Thomas Edward Spoo of Long Beach, Calif., and Randy Ray Spoo of Pass Christian; a sister, Margaret Allen of San Jose, Calif.; 14 grandchildren and 14 great-grandchildren.

Mrs. Spoo will be sent from Bradford-O'Keefe Funeral Home in Gulfport to Redmond Memorial Chapel in Redmond, Ore., for services. Burial will be in Redmond Memorial Cemetery.

THOMAS VANCELEAVE

Thomas Vancleave, 19, of Bay St. Louis, died Monday, Sept. 27, 1999, in Bay St. Louis.

His body was sent from Edmond Fahey Funeral Home in Bay St. Louis to Stricklin-King Funeral Home in Yazoo City, Miss. for services and burial.

Edmond Fahey Funeral Home in Bay St. Louis was in charge of local arrangements.

McCarty funeral set Saturday

Oseola McCarty will be buried in Hattiesburg Saturday following a celebration of her life on the University of Southern Miss campus.

The body of McCarty, 91, who died Sunday of complications from liver cancer, will lie in the rotunda of the Lucas Administration Building that day from 9 a.m. until noon for a public visitation.

A "Celebration of the Life of Oseola McCarty" for the Southern Miss and general pub-

lic will be held from noon to 1 p.m. at USM's Bennett Auditorium.

Funeral services for family, close friends and church members will be held at 2 p.m. at Friendship Baptist Church, located at 700 South Tipton Street, where McCarty was a member for many years. The Rev. Woodrow Armstrong serves as pastor.

Burial will follow the service at Hattiesburg's Highland Park Cemetery, which is located on

West 7th Street. Family members have asked that contributions, in lieu of flowers, be made to the Oseola McCarty Endowed Scholarship fund, administered by the USM Foundation. For more information, contact the USM Development at (601) 266-5602.

For a taped telephone update of funeral arrangements, call (601) 266-2000.

McCarty, a humble washer woman for most of her life, gained international fame in

1995 when she announced she would donate \$150,000 of her life's savings to Southern Miss upon her death to provide scholarships for deserving students in financial need.

Nine of those scholarships already have been awarded, thanks to a matching fund-raising drive, coordinated by the USM Foundation, which has raised more than \$330,000. Three of those recipients have graduated from Southern Miss.

Ole Miss to host statewide student summit on race Oct. 1-3

University of Mississippi students will host a summit for the state's college and university students Oct. 1-3 to address issues of race and race relations in America.

Students from Ole Miss, Jackson State University, Tougaloo College, University of Southern Mississippi and Millsaps College will meet to discuss race, ethnicity and inequality and to identify issues and learn strategies for facing challenges caused by racism.

The summit—which grew out

of President Clinton's Initiative on Race town meeting held last year on the Oxford campus—will take place on the anniversary of James Meredith's registration in 1962 as the first African-American student admitted to Ole Miss, said Susan Glisson.

Glisson is the faculty adviser

to SEED (Students Envisioning Equality through Diversity) which has advocated a race summit—along with members of a McDonnell-Barksdale Honors College class on diversity and race relations—since the 1998 spring semester.

"This is a student-led, student-driven initiative with faculty and administrative support," Glisson said.

St. Ann-St. John News

Shared Joy is Joy doubled. Shared Sorrow is sorrow halved.

Set a guard over my mouth, O Lord; keep watch over the door of my lips. Let not my heart be drawn to that is evil.

Psalm 141:3-4
 In an argument the best weapon to hold is your tongue.

The love of wealth makes bitter men; the love of God, better men.

W. L. Hudson
 Whoever loves money never has money enough.

Ecclesiastics 5:10
 Love seeks no limits but out-lets.

Love is a little blind; when we love someone dearly we unconsciously overlook many faults.

Beatrice Saunders
 Love is patient, love is kind.

Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always perseveres.

I Corinthians 13:4-7
 The first Friday of the Month, Oct. 1, the regular 8:30 a.m. mass at St. Ann Church, Clermont Harbor, will be followed by Adoration of the Blessed Sacrament in the chapel until noon.

Everyone is invited and encouraged to spend as much time with our Lord as they possibly can.

The Seafood Jamboree plans for Saturday, Oct. 23, report everything is coming along very nicely. Any donations for the White Elephant booth will be appreciated and may be brought to the pavilion. Please do not bring clothes.

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COMMUNITY EDUCATION SEMINARS

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 \$10 fee for course materials.
 Tues., October 19, 9 a.m.

"Breast Cancer Symposium"

Join us for a complimentary lunch and learn current diagnosis and treatment options.
 Wed., October 27, 11 a.m. -2 p.m.

"Breathe Easy"

Learn more about respiratory medications and metered dose inhalers.
 Fri., October 29, 10 a.m.

All seminars will be held in HMC's Business & Education Complex Classroom.
 Call 467-8727 to register.



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announces

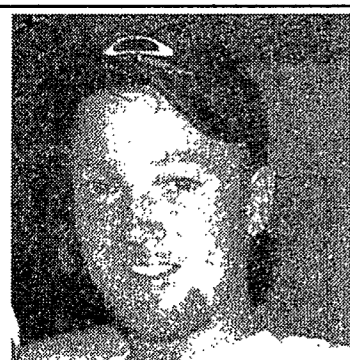
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In Memoriam In Loving Memory of

STEPHEN BARNES
 Dec. 18 1968-Sept. 28, 1998

It just seems like yesterday that you left us all behind and yet it feels like an eternity since I've seen your smiling face. There is not a day goes by that your not thought of. As each and every day goes by it's just another day closer until we all will be together again.

We can't change the past-but we can gather up its lessons and move on, stronger and wiser.

May peace with the past and faith in the future gently guide us through each precious moment of today.

Love,

Daddy, Mummy,
 Debra, Della, Andrew,
 Diane, Scott, Lars,
 Nieces & Nephews

Schultz announces for City Council

Bay St. Louis businessman Kelvin J. Schultz has announced his candidacy for Councilman-at-Large in the Bay St. Louis special election to be held on October 12.

Schultz of Bay St. Louis, is the owner of Big E Grocery and Kelvin Refrigeration & Air Conditioning and is also a licensed real estate broker. He and his wife Emily Mollere Schultz are the parents of four children. Schultz attended U.S.L. and finished at U.S.M., Gulfport.

Schultz's community involvement includes, Boy Scout Leader, Cub Master Pack 208, member of N.R.A., Waveland Civic Club & past president and vice-president; was a past president, and charter member of the Hancock County Exchange Club, and a past member of Exchange Club's Parent/Child Center.

Schultz said, "I will try to



Schultz

lobby the Legislature to make our three public piers a license free area so our citizens can fish with their families without a license. I am for maintaining the low property taxes, maintaining a balance of growth and citizens needs to improve their property without harming the neighborhoods or historic values of them."



Republicans headquarters

Dr. A.K. Martinolich, with scissors at bow, cuts the ribbon to officially open the Hancock County Republican Party's candidates headquarters in the MarkeTown Shopping Center, Highway 90 at Dunbar, Bay St. Louis, on Monday. Margaret Hadden, is the headquarters manager said, "The Republican Campaign Headquarters is for Mike Parker, candidate for governor and all other Republicans candidates in the November general election." The office located on the right-hand side of the shopping center and will be open Monday through Friday, 10 a.m. to 5 p.m. There is a need for volunteers to man the headquarters, and they may call Hadden at 467-2751, or home 467-1082. (Echo staff photo by Ellis C. Cuevas).

**BOO! WHO!
You're 52!**



"Rusty"

Mom, Dad, etc.

BEST PAWN
Jewelry

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Voter registration deadline October 1

Secretary of State Eric Clark reminds all prospective voters that, in most counties, Friday, Oct. 1, is the last day to register to vote in the state general election Nov. 2.

"I encourage everyone to participate in this important election," Clark said. "In order to vote, make sure you are registered by 5 p.m. Oct. 1.

Potential voters can register with the Circuit Clerks or by using a mail-in voter registration form."

Some Circuit Clerks' offices will be open until noon on Saturday, Oct. 2 prior to the voter registration deadline.

In these counties, the deadline to register is Saturday at noon.

Some Circuit Clerks' offices also will be open for extended hours during the week prior to registration deadline. We suggest you contact the local circuit clerk to make sure.

For help with any Mississippi elections question, contact the Secretary of State's Office at 359-6357 or 800-829-6786 or the county Circuit Clerk.

Cochran announces agreement projects

Conferees for the U.S. Senate and House of Representatives have reached an agreement on the fiscal year 2000 Energy and Water Appropriations Conference Report providing \$83.2 million for Mississippi projects, Senator Thad

The Conference Report provides funding in the amount of \$40.1 million for construction in the Yazoo Basin, including \$20 million for the Demonstration Erosion Control program, \$13.7 million for the Upper Yazoo projects, and \$1 million for the Yazoo backwater project.

It also provides \$25.2 million in funding for operation and maintenance of previously constructed flood control projects including \$5.3 million for Sardis Lake, \$5.3 million for Grenada Lake, \$4.3 million for Arkabutla Lake, and \$4.2 million for Enid Lake.

The conferees approved \$30 million to eliminate deficiencies on the Mississippi River levees and \$2 million to continue bank stabilization efforts of the Natchez Bluffs.

The Diagnostic Instrumentation and Analysis Laboratory at Mississippi State University will receive \$4.5 million in Department of Energy funding.

Other provisions in the bill include \$7.8 million for construction of Phase II of the Pascagoula Harbor and \$800,000 for the Jackson County Water supply project.

The United States House of Representatives passed the conference report on the Energy and Water Appropriations Bill.

Included in the bill is \$800,000 for the construction general fund for Jackson County and \$7,792,000 for the Pascagoula Harbor. The bill also includes \$1,000,000 for the Wolf and Jourdan rivers and Bayou Portage.

The funding for the Pascagoula Harbor was included in President Clinton's request, however funding for the Jackson County water system and the Jourdan and Wolf rivers was added at the request of Congressman Gene Taylor.

The measure will go to the President and is expected to be signed.



Donation

Betsy Ashman, general manager of Hancock Insurance Agency, presents a donation check of \$500 to Bay St. Louis Fire Chief Robert Gavagnie for use in purchasing Fire Prevention Program supplies from the National Fire Safety Council for distribution in Bay St. Louis schools during Fire Prevention Week, Oct. 3-9.

Kitchens appointed multiple sclerosis programs director

The Mississippi Chapter of the National Multiple Sclerosis Society announces the appointment of Beverly Kitchens as chapter programs director.

Responsible for answering the needs and many questions of individuals with multiple sclerosis, Beverly Kitchens will cover the entire State of Mississippi helping the over 2000 Mississippians and their families deal with the daily uncertainties of this disease.

"Beverly Kitchens brings a wealth of energy and knowledge to the Mississippi Chapter staff. Her experiences and training are going to be an asset in the growth for the states needs" said Philip Messier, Mississippi Chapter president.

She is a graduate of Belhaven College with a degree in Psychology. In her most recent position, she served as an early interventionist for the Disabilities Board in Charleston, South Carolina.

The Mississippi Chapter of

the National Multiple Sclerosis Society is dedicated to supporting the efforts to find a cause and cure to end the devastating effects of multiple sclerosis.

The Mississippi Chapter also provides comprehensive services to over 2,000 Mississippians and their families throughout the state who deal with the uncertainty of multiple sclerosis on a daily basis.

Every hour an adult in the United States learns that he or she has multiple sclerosis, most cases being diagnosed between the ages of 20-40 as they are in the prime of their personal and professional lives.

This averages out to be over 10,000 Americans each year being newly diagnosed.

For more questions, information or to get involved in a volunteer capacity, call the Mississippi Chapter at 601-856-7575 or 1-800-FIGHT-MS, ext.

#1

Paint Our City Prosperous

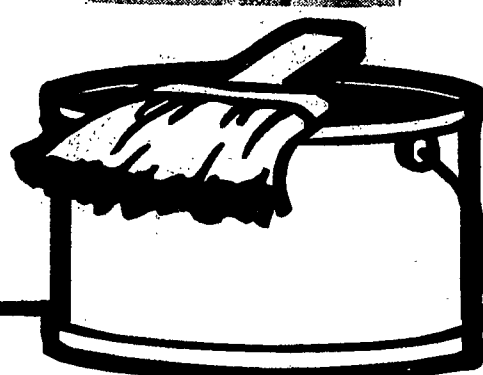
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Councilman-at-Large

Tuesday, Oct. 12



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- Graduate of Federal Law Enforcement Academy for Child Exploitation and Sexual Abuse
- MACP Municipal Purchasing Guidelines, domestic violence legislation, police personnel issues
- Graduate of US National Mounted Police Assoc.
- Graduate of New Orleans Police Mounted Training School
- Advanced Homicide Training
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- County Sheriff's Dept.
- Former Chief of Police of Bay St. Louis
- Former Gulfport Police Narcotics Detective
- Currently assigned to the Gulfport Police Department Mounted Division
- Self Defense and Martial Arts expert / 2 black belts
- 25 years of professional police experience
- MS National Guard, 20th Special Forces
- Desert Storm Veteran
- US Army
- US Naval Reserve, Master at Arms (Police)
- USMCR, Vietnam Era Veteran
- US Army Reserve 733rd Military Police
- Member of Knights of Columbus
- Member American Legion Post #139
- Member American Legion Post #1439
- Family-man, Horseman, Fisherman, Hunter
- Hancock County Native, Life-long BSL Resident
- Member OLG Catholic Church
- Member NRA
- Business Owner, Murphy's Pro. Serv., Inc.

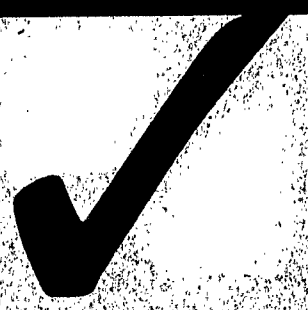
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Paid Political Ad by Russell "Ree" Elliott

Russell "Ree" Elliott
Councilman-at-Large- Vote October 12



"CUEVAS' QUOTES"

By Ellis C. Cuevas

The Hancock High Hawks are flying high after they edged St. Stanislaus 14-10 last Friday, to open district play in high school football.

Hancock is now 3-2 for the season while the Rock-aways are 4-1.

On Friday night Hancock will host Pearl River Central in district play. Pearl River Central is fresh from an easy go against Bay High last week by a 34-8 score.

Hancock's Chris Goff was too much for the Rocks defense as he tallied some 194 yards and two scores in the second-half come back.

The game had an overflow in attendance and it will probably be a long time before the numbers are matched again.

Pearl River Central will be all out to defeat the Hawks, but I am sure that Hancock head coach Rocky Gaudin will have his team ready to go.

Bay High played a 'flat' game from reports that I have received last week against Pearl River Central. They may have been looking forward to Oak Grove and their homecoming this Friday night.

Bay High should be back together and ready for Oak Grove in the game at J.D. McCullough stadium. The Tigers are 3-2 for the season and this will be their second district game of the season.

The Tigers can tame Oak Grove and should be ready with some good homecoming support.

Stanislaus will journey to Columbia in a game that will really tell how whether the Rocks are for real as they try to improve their 4-1 season record.

The rest of the season for the Rocks is against district teams and Stanislaus still has a chance to come back and make it to the playoffs.

The Pirates of Pass Christian will try to get on the winning track Friday night when they play host to West Marion in the Pass.

This has not been a good season for Pass thus far, but some good play and a few breaks could get the Pirates in the win column.

All of our local high school football teams need good fan support every game. This is for home as well as away games and it is hope you will be in their supporting your favorite Friday night.

This weekend has a large number of activities of interest to a lot of our residents, so many that some folks will be probably be attending three or four at various times over the weekend.

The annual Our Lady Academy International Food Fest runs Friday, Saturday and Sunday.

This is a popular event and gives one an opportunity to eat foods of flavors from many Countries.

The Fest begins at 5:30 p.m. Friday and 11 a.m. on Saturday and Sunday.

There will be live entertainment and arts and crafts vendors too.

Celebrate the Gulf, A Marine Education Festival, sponsored by the Mississippi Department of Marine Resources and several other organizations, business and industries will be held at the Pass Christian Harbor on Saturday, 10 a.m. to 2 p.m.

There will also be a junior fishing rodeo that starts at 8 a.m.

Activities include hands-on exhibits, boat and water safety, demonstrations of various kinds including seafood cooking, etc.

This is a free fun-for-everyone family affair.

On Saturday and Sunday, the annual Collage, A Festival of Art, will be held at War Memorial Park in Pass Christian.

There will be over 40 artists displaying fine arts, pottery, jewelry, ceramics, etc. for sale and viewing.

Proceeds go towards the organization's scholarship program.

On Friday, Saturday and Sunday there will be a craft fair at Wal-Mart, Waveland, with proceeds from the booth space going towards the WWII Memorial in Washington, D.C.

This is a national effort being support by many, including Wal-Mart.

The Ladner Friendly Inn's 1974 Class A State Softball championship team will be celebrating a 25th reunion on Saturday at McLeod State Park with a picnic.

This team represented Mississippi in the National Softball Tournament in Long Island, N.Y.

There are several other events happening, too, so this is a busy weekend.

I hope everyone will have a good weekend.

LETTERS POLICY

The Sea Coast Echo welcomes comments from its readers on subjects of general interest. Letters must be signed and include address or phone number so that the sender can be contacted by the newspaper if necessary before publication. Letters should be brief, preferably typewritten and double spaced, and conform to standards of good taste. Only one letter per writer per month will be published. The editor reserves the right to edit or reject letters.

Letters of thanks, expressions of appreciation and political endorsements are considered inappropriate for the Letters to the Editor columns.

—Ellis Cuevas, publisher

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AYERS CASE

RICKY NOBLE

LETTERS TO THE EDITOR

Student feels Bay High needs more positive coverage

Dear Editor:

I am very concerned with the content of your newspaper. I feel that Bay High doesn't get enough recognition for the good things that our school accomplishes.

Other schools get highly praised for their accomplishments, while Bay High hardly gets recognized.

For example, the Bay High Tiger football team has been doing great this football season (which is a very big accomplishment).

We won 25-7 over Poplarville last Friday night, and we don't even get half of a page. Meanwhile, other schools who usually win all of the time get almost whole page articles.

I feel that this is purely nepotism. Yes, I do agree our school has its downside, but when it does, the newspaper plasters it

all over the front page.

Now, if other schools had something horrendous happen, the article would be in a tiny corner of the paper, or either not in the paper at all.

All I want is more positive recognition for our schools in our local newspaper (especially for our football team)

Bay High's football team works as hard as any other local football team does, and they should be recognized for their hard work, win or lose.

Bay High's wins have been recognized, I do admit that, but they should be positively reinforced, not with the smallest article of the three local football teams.

Sincerely,

Mandy L. Richardson
Bay High senior cheerleader
Bay St. Louis

Technicalities

BY PHIL BRYANT
State Auditor
COUNTIES

Q May a county contract with a private hospital for the benefit of public health within the county?

A Yes. (§19-9-97, Attorney General's Opinion to Haque dated July 23, 1999)

Q Is an appraisal required when selling real property pursuant to Section 19-7-3?

A No; however, the board must still determine factually

that the price offered constitutes fair market value. (Attorney General's opinion to Griffin dated July 30, 1999)

Q When a district attorney files a case in chancery court to "enjoin public nuisance," is the chancery clerk entitled to filing fees?

A Yes, although the district attorney is not required to pre-pay filing fees. (§25-7-14, Attorney General's Opinion to Jones dated July 30, 1999)

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USPS 487-100

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Ellis C. Cuevas, Editor and Publisher
Randy Ponder, General Manager and Advertising Director
Geoff Belcher, News Editor
Rita Breun, Circulation Manager

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108th Year of Publication

Member of the Mississippi Press Association and the National Newspaper Association

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Newspapers: Carrying the Torch of Freedom Into the New Millennium

By J. Dennis Hastert
Speaker of the House

Beginning Oct. 3, our nation celebrates National Newspaper Week. While most Americans may not be familiar with National Newspaper Week, all Americans should be aware of the vital role that newspapers play in our society.

But National Newspaper Week not only reminds us of the importance of newspapers, it reminds us of the importance of having a free press.

It was George Mason who called the freedom of the press "one of the greatest bulwarks of liberty." He was correct.

We live in a country with many cherished freedoms, and while we are privileged to have these liberties, they are frequently taken for granted. National Newspaper Week reminds us how fortunate we are to live in a nation with a free press.

Newspapers are an important part of our American tradition. Our Republic was founded with the help of Thomas Paine and other journalists whose pamphlets and ideals helped shape our Constitution.

The American press corps has always been on the front lines of American history. In our modern era, journalists have been on hand to record the events that have shaped our time.

When America has been rocked by tragedy, whether it be the Kennedy assassination or Space Shuttle Challenger explosion, the press has been there to help unite us.

In times of war, as with the massacres in Kosovo and the starvation in Somalia, the pictures and descriptions of human suffering have helped mobilize our nation.

In their efforts to bring the truth into American households, many journalists have had to make the ultimate sacrifice.

Our First Amendment protects the freedom of the press, but unfortunately, it can not always protect the lives of those journalists who risk everything to keep our society informed. Their deaths are an eternal reminder that journalism is not only a vital profession, but also a noble one.

Today, Americans have more avenues to receive their news than ever before. The radio, television, and now Internet have all transformed the ways in which we obtain information.

Some have said that the rise of these mediums diminishes the importance of newspapers. They are wrong.

Newspapers are, and will continue to be, an essential component of the journalism world. Newspapers inform us, teach us, entertain us, and expand our horizons.

I am privileged to live in an area of the country that is served by three large and outstanding newspapers. The Chicago Tribune, Chicago Sun-Times, and Daily Herald are important to the people in the Chicagoland area.

In addition to global and national news, they provide detailed local news that is of particular concern to those in the area. In addition, rural Illinois is served by scores of smaller, weekly newspapers that provide a sense of community to local residents.

The Internet, television and radio all serve their purposes, but as a former high school teacher and coach, I can remember reading about the exploits of all our students in the local paper. It was a thrill for the students and parents – and it was a thrill for me.

As we enter the new millennium, National Newspaper Week provides a fitting time to remember the impact that a free press has had on our society. It is also an appropriate time to reflect on the contributions that newspapers have made, and will continue to make, in cities and towns across the nation.

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Hancock County Chamber of Commerce Beautification Committee

Ansley-Lakeshore Civic at work



The Ansley-Lakeshore Civic Association's members participated in the recent Coastal Cleanup in collecting a dump truck load of litter from the shoulders of the Ansley-Heron Bay Road. John Madden, association president reported some 10 members participated in the cleanup which took the crew four hours to accomplish. Hancock County provided the dump truck. A picnic was held at the end of the cleanup. Top left photo shows the overflowing truck of litter collected; top right, Nancy Cohorn checks for litter along the road; above, Lydell Crooks, left, holds the bag open for Byron Dedmon; and right, Johnny Milhet takes a break.

Local organization receives Mississippi Arts Commission grant

North Bay Elementary School in Bay St. Louis has been awarded a \$10,000 grant from the Mississippi Arts Commission, said Betsy Bradley, executive director.

The grant, a portion of the \$1.8 million the Commission will award in 1999-2000, will be used to become a better informed staff on the influence of the arts on learning, increase parent involvement in the life of their child, increase the advocacy community for arts education, expand arts experiences for the students, staff and community, and develop a comprehensive arts education plan.

The grants are made possible by continued funding from the Mississippi State Legislature

and the National Endowment for the Arts.

Bradley said \$1.19 million in grants was awarded July 1; the remainder will be distributed during the fiscal year.

"Without a doubt, high quality arts programs, organizations, and individual artists enhance and even change lives throughout the state in thousands of measurable ways," Bradley said.

"Community involvement and legislative support propel these changes and affirm that the arts are vital to Mississippi's growth.

Communities continue to show that area festivals, artist residencies, after-school programs, musical and theatre per-

formances, and arts programs serving at-risk youth are vital to their children's lives and education, as well as their area's economic development."

The Commission is a state agency that serves more than 1.7 million Mississippians through grants supporting programs to enhance Mississippi communities, assist artists and arts organizations, promote the arts in education and celebrate Mississippi's cultural heritage.

Established in 1968 by the Mississippi State Legislature, the Commission is the official grants-making and service agency for the arts in Mississippi.

Gulf Coast Writers Assn. sponsors literacy contest

More than \$500 in prizes will be awarded to winners of the Gulf Coast Writers Association's 12th annual "Let's Write" Literary Contest which opens Nov. 15. The contest closes, and entries must be postmarked no later than February 15, 2000.

Prizes for the Young Writer categories of Fiction and Poetry are \$25, \$15, and \$10.

Writers entering the Young Writer categories must be at least 13 years old, but should not reach age 19 before February 15, 2000.

There is no entry fee for the first entry in each Young Writer

category for each entrant. There is a \$2 fee for each additional entry in each category.

Prizes in the adult categories of Poetry, Fiction, and Nonfiction are \$75, \$50, and \$25.

Entry fees are \$5 for each Poetry entry and \$8 for each Fiction or Nonfiction entry. Certificates of honorable mention will also be awarded in all categories.

GCWA's "Let's Write" Contest is open to all writers, published or unpublished, with entries judged by qualified professionals.

Winners will be announced and prizes will be awarded on March 23, 2000 at a "Let's Write" banquet.

GCWA is a non-profit support group whose goal is to encourage appreciation of good writing at all levels and to encourage writers of all ages and areas of expertise.

For complete rules for the contest, or for more information about GCWA, submit a self-addressed, stamped envelope to:

Gulf Coast Writers Association "Let's Write" Contest P.O. Box 6445 Gulfport, MS 39506-6445.

UNO Slidell campus offers landscape design course

The UNO Slidell Campus will again be offering the popular Landscape Design for Residential Needs course this fall.

Enhance your lawn and yard with this course which provides the basics of landscape design, plant materials, plant care and pest control.

By the end of the course you

will have planned your own residential design and will know which plants to collect, how to install them and how to care for your lawn and garden once they are complete.

The class runs from October 4 through November 8 on Mondays, 6-8 p.m.

The registration fee is \$80, and advance registration is sug-

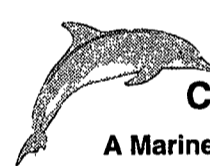
gested for this limited enrollment course. Call the UNO Slidell Campus at (504) 645-3505 for information.

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Edward V. Jurkowski
Proprietor

Come on down to Pass Christian!!!
10 a.m. till 4 p.m.



Saturday, Oct. 2nd only
Celebrate the Gulf
A Marine Education Fun Festival

- Junior Fishing Rodeo 8 to 11 a.m.
- Hands-on Displays
- Demos: Canoeing, Flyfishing, etc.
- Seafood Preparation and Cooking Demos
- Pass Cafe'-Hot dogs, cokes, biscotti, iced coffee, etc. for sale
- Courtesy Boat Inspections

Saturday & Sunday Oct. 2nd and 3rd
SLUG
A Festival of Art

- Works of regional artists on display and for sale
- Art Auction
- Gourmet food and lunches offered for sale
- Music for your listening pleasure
- Painters, potters, sculptors....



Pass Christian Harbor
??? Call Jennifer at 375-5000



Memorial Park
??? Call Malee 452-2140

This event is partially funded by the Mississippi Gulf Coast Convention and Visitors Bureau

Ride the FREE trolley between the two FREE festivals



ELECT
PEGGY LAMB DUTTON
Councilman-at-Large
A proven Leader.

EDUCATION:

- Graduate, St. Joseph Academy
- Master's degree in Education, University of Southern Mississippi
- Cum laude graduate, University of Mississippi School of Law, 1997

PROFESSIONAL:

- An educator for 25 years, including 10 years in the Bay St. Louis School District
- Practicing Attorney

CIVIC:

- Nearly a decade of attendance and participation in Bay St. Louis City Council meetings
- Chairman, Bay St. Louis Community Association
- Member, Advisory Council of City County Community Education
- Chairman, Legal affairs Subcommittee of the Department of Marine Resources' Comprehensive Resource Management Planning Team

VOTE OCTOBER 12TH

Paid political by Peggy Lamb Dutton

Leading UMC physicians teach public

Leading physicians on staff at the University of Mississippi Medical Center will conduct four MiniMed School seminars for the public on Tuesdays.

The event - which will cover "Vital Health Issues Throughout Adult Life" this session - will be on consecutive Tuesdays in the UMC conference center of Jackson Medical Mall, site of the former Jackson Mall shopping center.

The one-hour lectures will be at noon Oct. 5, Oct. 12 and Oct. 19. They are free and open to the public. Free box lunches also will be served.

MiniMed School, which periodically has been offered by UMC since 1996, is designed to inform the public about important health matters. UMC physicians present helpful and easily understood medical information, while the public also has an opportunity to meet them.

Lectures are followed by question-and-answer periods. The public may attend any or all of the lectures.

"This is one way that UMC can be a good neighbor," said Dr. Wallace Conerly, UMC vice chancellor. If you attend the lecture series, "you won't be licensed to practice medicine, but you will 'graduate' with a better understanding of your world and your health."

UMC's fall 1999 MiniMed School is co-sponsored by the United Way of the Capital Area.

Here's an overview of the featured topics and the medical doctors who will present them.

OCT. 5 -- F Minimize or Prevent Osteoporosis Throughout Adult Life: This lecture will provide a medical overview and tangible advice concerning osteoporosis, which can begin to affect adults in their 30s.

The speaker will be Dr. Hursie Davis-Sullivan, UMC assistant professor of family medicine and medical director of Jackson Medical Mall's Primary Care Clinic.

OCT. 12 -- CPR Rescue Procedures: This lecture demonstration will explore when and how to perform cardiopulmonary resuscitation, including mouth-to-mouth resuscitation and heart massage, on certain heart attack victims. The speaker will be Dr. Richard L. Summers, UMC associate professor of emergency medicine and assistant professor of physiology and biophysics.

OCT. 19 -- Menopause and Hormone Replacement Therapy: This lecture will explore menopause and when, why and how much hormone replacement women may need during this stage of life.

The speaker will be Dr. Helen Barnes, UMC associate professor of obstetrics-gynecology and director of ob-gyn services at Jackson Medical Mall Primary Care Clinic.

All lectures will be in Room 5 of the conference center of the Jackson Medical Mall, which is one mile west of UMC at 350 W. Woodrow Wilson Drive in Jackson.

Enter the mall from the (west) Livingston Drive entrance. The conference center is on the mall's extreme northwest corner, on the ground floor.

Registration is not required, but it's encouraged so enough boxed lunches may be prepared. For registration or more information, call 815-3940 at UMC.

Special program targets teens, pre-teens in October

Slidell Memorial Hospital and Medical Center is offering this special program in October, designed just for teenagers, pre-teens and their parents:

Girl Talk: Adolescent Gynecology: Oct. 13; 7 p.m.; free; in the Family Resource Suite.

Girls aged 9-13 years are encountering physical and emotional changes which result in their personal development.

Join Ann Lobello, M.D., Obstetrics-Gynecology, for a discussion of the stages of development so women of all ages are familiar with growing up.

For information, call (504) 649-8600.



Good News!

Now available at your local Jitney Jungle, Gold Card with Key Tag.

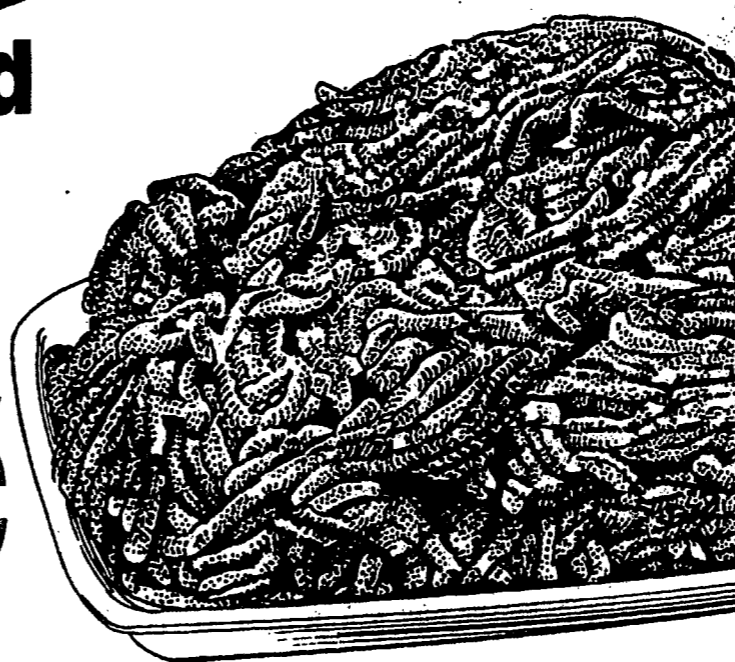


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FAMILY PACK OF 3 LBS. OR MORE, CERTIFIED 100% PURE BEEF, GUARANTEED 80% LEAN

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LIMIT 2 WITH GOLD CARD

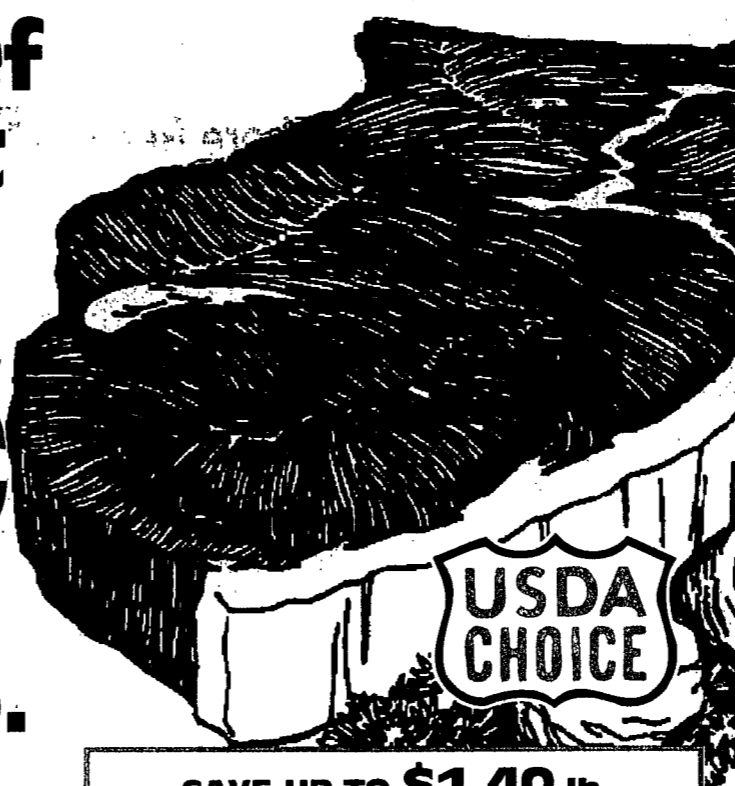
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Boneless Beef Chuck Roast

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19 OZ. RICE KRISPIES, 19.7 OZ. FROOT LOOPS, 20.4 OZ. FROSTED MINI WHEATS OR 25.5 OZ. RAISIN BRAN

2 \$5 for
WITH GOLD CARD

SAVE UP TO 47¢ on 2



Iceberg Lettuce

24 COUNT HEADS

58¢ head
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SAVE UP TO 61¢ head

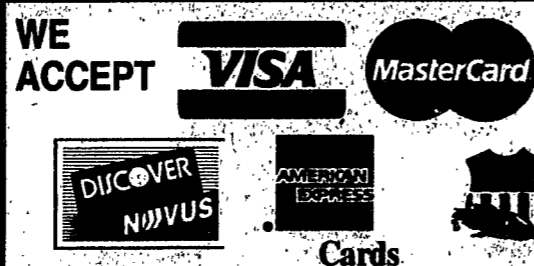


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39¢ dozen
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SAVE UP TO 30¢ dozen.



Prices and offers in this ad are good Wednesday thru Tuesday, September 29 through October 5, 1999 at Jitney-Jungle and Jitney Premier in BAY ST. LOUIS, LONG BEACH, PASS CHRISTIAN, BILOXI, GULFPORT, D'IBERVILLE, GAUTIER, OCEAN SPRINGS & PASCAGOULA

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OLA Food Fest set for this weekend

The people of the Bay St. Louis area are again gearing up for what has become a quite popular event on the Gulf Coast entertainment calendar—Our Lady Academy's International Food Festival.

Every year thousands of people from surrounding Gulf Coast communities travel to Bay St. Louis to partake of the festival's varied food dishes, great music, arts and crafts, games and other fun filled events.

This year's festival, which is traditionally held during the first full weekend in October, opens at 5:30 p.m. on Friday, Oct. 1 and continues at 11:00

a.m. on Saturday and Sunday. The festival is located under the beautiful oaks on South Beach Blvd. adjacent to Our Lady of the Gulf Catholic Church.

The Food Fest was started 11 years ago as a fund raising event by a small group of parents, local residents and friends of Our Lady Academy, a Catholic High School for young women in grades 7 through 12. Over the years Food Fest has grown in size and popularity.

It has also evolved into an event which is heavily supported by the local community. It is organized, orchestrated and operated by an all-volunteer army of teachers, parents and

local friends of the school. Proceeds benefit OLA.

In what has become a local tradition, Mr. John "Chappy" Chapman, Chef and owner of Chappy's Seafood Restaurant in Long Beach, will again host a booth of his famous cajun specialties at the fest. Chappy, with his booming voice, naturally friendly, outgoing personality, and his wonderful food, has become quite a popular favorite among festival goers. Chappy is keeping his menu secret until Food Fest weekend.

The Food Fest is also proud to host some of the finest art and crafters from the local community and neighboring states.

Their products are only the finest quality, with something for everyone's interest.

Entertainment will be provided by Coast Karaoke, Diane Desportes Dancers, Rythym Rockets, Dr. Rock & The Interns, and the Pat Murphy Band.

Also scheduled is a \$1,000 raffle, under tent flea market, fundland for children, haunted house, desserts and of course all the food you could possibly want to eat, including German, Oriental, Greek, Mexican, Italian, American, and Gulf Seafood.

For more information, call 228-467-7048.

Senate committee approves Vicksburg Campaign Trail Legislation

The Senate took an important step toward the eventual passage of Senator Lott's Vicksburg and Corinth historic preservation bills.

The Senate Energy and Natural Resources Committee unanimously approved S.713, the Vicksburg Campaign Trail Battlefields Preservation Act of 1999, and S.1117, the Corinth

Battlefield Preservation Act of 1999.

"I am pleased that the Senate Energy Committee has approved the Vicksburg and Corinth preservation bills, which I was honored to introduce earlier this year," said Lott.

"These measures will help provide much needed protection for our region's historic trea-

sures."

The bills are part of a broad effort to secure sites which relate to these major engagements but which could be lost if not preserved.

S.710 authorizes a \$15 million feasibility study on options to protect the many Civil War sites along the Vicksburg Campaign Trail in Mississippi,

Arkansas, Louisiana, and Tennessee. S.1117 establishes the Corinth Unit of the Shiloh Military Park and provides an additional \$3 million to the already authorized \$6 million for the Corinth Interpretive Center.

Lott said he expects both bills will be cleared for the President's signature by the end of this legislative session.

Senate Veterans measure corrects Administration's shortfall

As part of mark-up on the Senate's version of the Veterans Administration/Housing and Urban Development (VA-HUD) and Independent Agencies Bill the U.S. Senate has added 41.1 billion to correct serious shortfalls in the Administration's FY 2000 Veterans Administration budget request, said U.S. Senator Trent Lott.

An important concern was a \$1.4 billion shortfall associated with the Administration's numerous unfunded mandates concerning emergency care, Hepatitis C screening, pregnancy and birth defects as well as

pay raises.

"This bill would fix several major problems created by the administration's lack of commitment to America's veterans," Lott said. "Veterans preserved our nation. The freedom we enjoy today is due directly to our veterans. They deserve the benefits which they have so honorably earned and have been promised."

As a prelude to this committee action, Lott met with Veterans Affairs Secretary Togo West earlier this year to discuss the President's FY 2000 budget request. The conversation cen-

tered around concerns about the impact of the President's request on the quality of veterans' health care.

The \$1.1 billion for VA health care will prevent the VA from reducing staff, restricting access to care, closures or delays that would have been required under the Administration's proposal.

A Senate floor vote on the VA-HUD and Independent Agencies Bill is anticipated next week.

Annual Spence reunion

The annual Spence family reunion will be Saturday, Oct. 2 beginning at 10 a.m. at Union Baptist Church Gym at Ceasar, 1628 West Union Road in Picayune with a covered-dish lunch. Paper products, utensils, ice and drinks will be provided.

For information, call 601-798-2107 or 601-798-7252.

USMGC offered courses

USM Gulf Coast campus, through the Division of Continuing Education, offers the following courses:

Oct. 12 and 13: Windows 95/98: Tips & Tricks, 5:30-9 p.m., \$79, Gulf Park campus

Will uncover the secrets of these dynamic programs for the intermediate user. Learn how to customize all aspects of WIN 95/98. Prerequisite: Intro to WIN 95 or experience with WIN 95/98

Oct. 7, 14, 21 and 28, Wall Street... Your Way, 6-8:30 p.m., \$69, Gulf Park campus

A basic, common sense approach to investing in securities. This easy-to-understand course is designed to explain the basics of investing in today's complex markets. The course is a survey of investment opportunities that will explain in detail how to get started as an investor.

Participants will learn how to create a basic cash flow analysis, how to calculate net worth and how to start a savings and investment program.

Available for 10 CPU's.

Oct. 9: Intermediate Word 97, 9 a.m.-4 p.m., \$79, Jackson

County campus.

Takes users beyond the basics to features such as using tables, styles, section headers and footers, sorting and merging.

Oct. 12: What Matters Most, 8:30 a.m.-4:30 p.m., \$209, Gulf Park campus.

Just imagine a work environment that's productive rather than reactive, where focus and direction leave little room for crisis, stress and frustration.

What Matters Most is a new workshop from Franklin Covey, the company that created the Franklin Planner, the No. 1 best selling business book of all time, *The Seven Habits of Highly Effective People*, and the highly acclaimed TimeQuest workshop.

The program helps to focus your time, energy and resources on the things that matter most to you, both on and off the job.

You will receive a complete Franklin Day Planner system (value \$99) as part of the seminar.

For information on any of the courses, contact USM Gulf Coast Division of Continuing Education at 867-8777.

Public forum to discuss violence in schools

Recent school shootings have forced communities across the country to take measures to deter violence. But can any measure guarantee safety for our children and teachers?

It's being called "The New Age of Anxiety" - the alarming feeling that more students alienated from their peers and parents have become a threat to themselves and their schoolmates when they use guns and other weapons to wreak violence on their schools.

The statistics can be frightening. In a 1997 study by the U.S. Department of Education and the American Medical Association, 8.5 percent of students said they carried a weapon at school; 7.4 percent said they were threatened or injured with a weapon at school and four percent said they felt unsafe to attend school.

A special public forum will be held next month on the topic "Violence In Our Schools." The free forum will be Thursday, Oct. 28 at 7 p.m. in the Slidell Municipal Auditorium.

This topical and important forum is sponsored by Slidell Memorial Hospital and Medical Center; SMH Auxiliary; City of Slidell; Family Service of Greater New Orleans.

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AT ISSUE: Newspapers

1. Press freedom: whose right is it, anyway?

The freedom of the press guaranteed under the First Amendment to the Constitution is meant as a protection for the people, not for the media. It was intended to guarantee that the public has ready access to information. Only well-informed citizens can make reasoned judgments about their government.

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Locate and read news stories and opinion columns about a national problem.

- How might these articles lead to citizen or government action?
- How do you think newspapers provide national leadership?
- Identify statements that oppose any action that may have been taken by government, public or private groups to address the problem.

The Sea Coast Echo

This ad is adapted from a series produced by the Pennsylvania Newspaper Association Foundation Newspaper In Education Committee.

YOUTH



Dune buggy

Polly Lambert, seated, enjoys a moment at the water's edge during her first trip on the beach since she suffered a spinal injury in an automobile accident a year ago. The trip was possible, thanks to a specially designed beach wheelchair provided by the University of Southern Mississippi Gulf Coast's Toy Library and Technology Learning Center. The center purchased two wheelchairs as part of a \$37,334 state grant to make beach and water activities more accessible to spinal and traumatic head injury patients. Lambert, of Pass Christian, is accompanied by Catherine Keith, a USMGC junior from Long Beach who is majoring in special education. (USMGC Photo)

USMGC Toy Center gets beach wheelchair

A recent grant to the University of Southern Mississippi Gulf Coast's Toy Library and Technology Learning Center will give Polly Lambert a chance to do something she thought she might never do again.

Through a spinal chord/traumatic brain injury recreation grant from the Mississippi Department of Rehabilitation Services, the center has purchased two specially designed beach wheelchairs.

With their oversized wheels, the chairs can be manipulated easily through sand.

The Toy Library and Technology Learning Center, which is located on USMGC's Gulf Park campus, will loan the chairs out to people like Lambert, a 21-year-old Pass Christian resident who suffered a spinal injury in an automobile accident a year ago.

"This was the first time I have been on the beach since my accident," she said after taking a short trip to the water's

edge on one of the \$2,280 chairs.

"I will definitely be setting up another appointment to use the beach wheelchair."

The Mississippi Gulf Coast boasts 28 miles of manmade beaches, spanning three counties. However, residents with physical limitations brought on by spinal or traumatic brain injuries, have not been able to enjoy them.

"This equipment will give others like me an opportunity to explore an environment that has been unattainable," Lambert said.

"I feel that traumatic brain injury patients will benefit from using this equipment, because being surrounded by beauty stimulates their inner positive energy."

The \$37,334 state grant has allowed the center to develop a "Fun and Sun for Everyone" program.

In addition to the wheelchairs, the center will be purchasing independent fishing

equipment, personal flotation devices, continuous swim gear and swim diapers.

The Toy Library and Technology Learning Center loan program gives children an opportunity to use developmental and educational equipment that would otherwise be financially inaccessible. The loaning period can range from two weeks to three months.

The beach wheelchairs will be loaned on a two-week basis.

"The specially designed beach wheelchairs are tremendously expensive and would be unattainable for most people with disabilities," said Dr. Sara Jackson, director of the Toy Library and Technology Learning Center, and an associate professor at USMGC.

"So the TLC's loan program will make the impossible possible."

For more information about the Fun and Sun for Everyone program, or the Toy Library and Technology Learning Center, call (228) 867-2636.

Prudential works with National Association of Secondary School Principals to promote Spirit of Community Awards for today's youth

The Prudential Spirit of Community Awards a nationwide youth recognition program based solely on volunteer service, were designed to help call everyone's attention to the fact that young Americans can, and do, play an important role in addressing the challenges that confront our communities.

Sponsored in partnership with the National Association of Secondary School Principals, the awards are given annually to middle and high school students who have distinguished themselves through outstanding community service.

Over the past four years as a result of the Prudential Spirit of Community Awards we have seen an incredible number of inspiring, committed young people who really care about their communities and are determined to make them better places to live.

Their stories stand in marked contrast to the all-too-common stereotypes of American youth — and give us ample reason to be optimistic about the future of our nation.

The application period for this year's program is now under way. If you know someone in grades 5-12 who deserves recognition for exemplary volunteer activity, urge them to contact his or her school principal for information and an application or call our office at

228-388-4430.

The deadline for submitting an application is October 29. Awards will be granted first at

the school and state levels, and then 10 national honorees will be named at a special ceremony in Washington D.C. next May.

**Lordy Lordy
Robert
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**City of Bay St. Louis
Special Edition
October 12, 1999**

ABSENTEE VOTING

The office of the City Clerk of Bay St. Louis will be open for Absentee Voting beginning Monday, October 4 through Friday, October 8, from 8:00 a.m. until 5:00 p.m. The office will also be open Saturday, October 9, from 8:00 a.m. until noon.

In the event of a runoff, the office of the City Clerk of Bay St. Louis will be open for Absentee Voting beginning Thursday, October 14 through Friday, October 15, from 8:00 a.m. until 5:00 p.m. The office will also be open Saturday, October 16, from 8:00 a.m. until noon.

Robert J. Parker, Municipal Clerk

Local teachers elected to state office in Delta Kappa Gamma Society International

Delta Kappa Gamma Society International announces the election of Janet Roche of Bay High School as state corresponding secretary and Toni Cook of Pass Christian High School as state recording secretary.

They will serve Mississippi's Zeta State Chapter for the 1999-2001 biennium. Both are members of the local Alpha Upsilon Chapter.

Delta Kappa Gamma Society International is a women educators organization dedicated to the promotion of women in education and educational issues in

general. Membership is by invitation only.

Roche has been a member of Delta Kappa Gamma for eight years and has served her chapter as corresponding secretary and professional affairs chairman. She has served on the state Legislative Committee and was registration chairman for the 1993 state convention.

She has attended numerous district, state and international conventions. Roche has a master's degree in education and teaches health at Bay High.

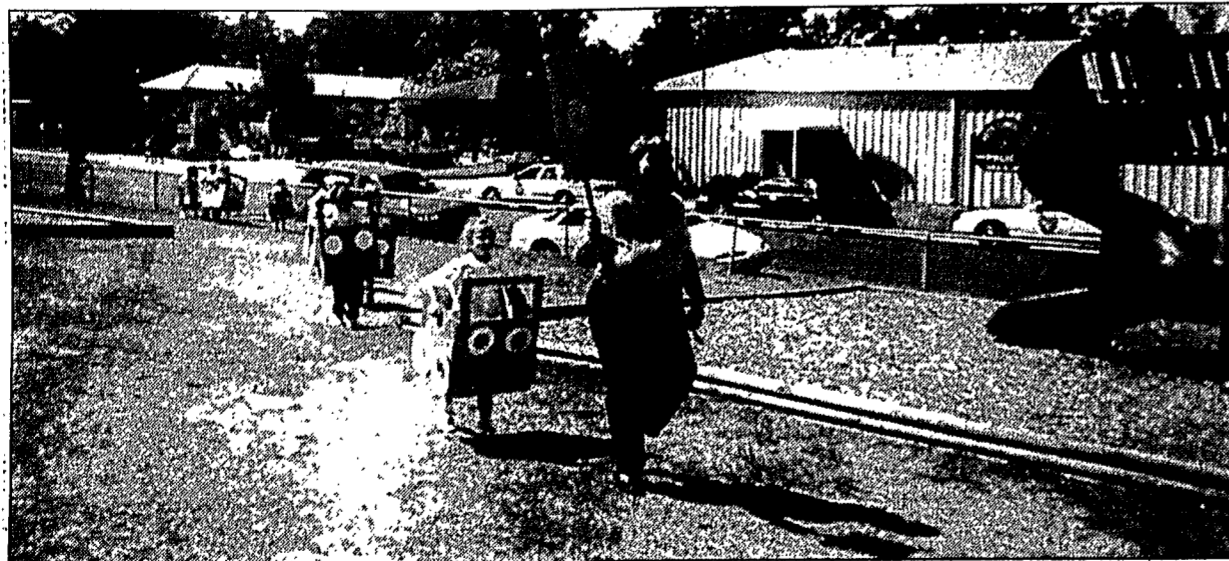
Cook has been a member for 11 years and has served her

chapter as research chairman, recording secretary, second vice president and first vice president.

She has attended numerous district, state and international conventions.

Cook has a master's degree in education and teaches special education science and pre-GED and learning strategies at Pass Christian High.

Mississippi's Zeta State Chapter of Delta Kappa Gamma hosted the 1999 regional convention in Biloxi this summer.



'Transportation parade'

The kindergarten class at St. Paul's Catholic Elementary School in Pass Christian recently completed a study unit on "Transportation." As a special way to end the unit, each student decorated a cardboard box "car." The class paraded around the parking lot at the school with parents and the other students as audience. The children provided motor vehicle sound effects, and the teacher, Joanne Webb, carried a homemade traffic light to control the speed of the parade. Webb is the teacher of the class, and Terri Watson is assistant.

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BUSINESS NEWS

Casino Magic celebrates seven years in gaming

Today, Casino Magic Bay St. Louis celebrates seven years in the industry and in the community.

The first barge-concept casino in the world has gone through some changes since it first opened its doors Sept. 30, 1992.

The most recent and notable change is the new ownership. Hollywood Park acquired Casino Magic Corp. in October 1998, including all Casino Magic properties — one in Bossier City, La.; one in Biloxi and one in Bay St. Louis.

It also acquired majority ownership and management of two Casino Magic casinos in Argentina.

The 591-acre property situated in the Bay of St. Louis, encompasses a 39,500 square foot gaming area, The Bridges golf course, a product of the Arnold Palmer Design Group — one of only four Arnold Palmer Golf Academies in the world — a 100-site RV Park, a 201-room hotel, four restaurants and a marina.

Casino Magic Bay St. Louis is one of the largest dockside casino developments in the world.

New ownership has enabled the casino to make improvements to the existing property. The grounds have been extensively revamped including painting buildings, new front doors for the casino entrance, new landscaping and extensive remodeling is currently underway of the existing hotel.

A new sign package is being evaluated and new carpeting has been ordered for the entire casino.

Behind the scenes, the em-

ployee cafeteria has been re-modeled and the free lunches for employees have been upgraded.

"We reopened after Hurricane Georges on our anniversary last year with relatively little damage. We are glad to still be here and have many exciting things happening.

"Our corporate office is currently master planning the expansion of our entire property and we are excited about plans for the future," said Billhimer.

In January 1998, the casino opened a new 22,500 square foot entertainment facility with a 2,000 person capacity.

Major concerts such as Hootie and the Blowfish, Merle Haggard and most recently clay Walker, Tim McGraw and Faith Hill, have debuted in the facility as well as live boxing matches.

Casino Magic Bay St. Louis is known as "the Boxing Mecca of the South," hosting over 40 televised matches.

Boxers have included Oscar De La Hoya, Hector Camacho, Roy Jones Jr., Larry Holmes, Roberto Duran, Erich "Butter Bean" Esch, and others.

Currently, the casino offers up to three major events per month.

The entertainment facility also serves as a conference center and reception hall. In fact, Casino Magic Bay St. Louis welcomes weddings and has had several at Torgy's Clubhouse & Grill overlooking The Bridges golf course and lake.

The Bridges golf course is in its third year and is in great shape. The Arnold Palmer-designed, 72-par, championship course is one of the most

dynamic on the Mississippi Gulf Coast and was ranked one of the top 10 in the state and the number one course on the Mississippi Gulf Coast by Golf Digest in May 1999.

The Bridges is home to the Mike Ditka Legends Celebrity Golf tournament that benefits the Make-a-Wish Foundation of Mississippi, and the Brett Favre Celebrity Golf Classic, benefiting the Brett Favre Forward Foundation.

In addition to becoming a total destination resort, the casino has created over 1,250 jobs, raised tax revenues and boosted local business and tourism in Hancock County.

In 1999, Casino Magic Bay St. Louis paid \$1,102,818 to Hancock County in Property Taxes, and a total of \$1,749,471 to the City of Bay St. Louis in gaming taxes.

Additionally, the Bay-Waveland School District received \$249,924 in 1999. The state of Mississippi has received \$721,171 for Mississippi sales and use taxes.

Billhimer places a strong emphasis on community service among his employees. Organizations which have benefited directly from Casino Magic's donations and employee volunteerism include the United Way, Hope Haven, Hancock County Medical Center, Goodwill, the Salvation Army, Hancock County Food Pantry, Hancock County Library and others.

"With over 1,250 employees we should and can make a difference in our community," said Billhimer.

Casino Magic employees often volunteer for community

service such as with the Christmas in April home revitalization project and the Alzheimer's Memory Walk.

Casino Magic has also sponsored a "wish" for a Hancock County child who was a Make-a-Wish recipient.

Each year, many employees choose to donate turkeys to less fortunate families during the holidays and collect canned goods for food drives.

"The first seven years of gaming have been exciting, but I predict the next seven years to be even more exciting for Casino Magic and for everyone. We have a lot to look forward to," said Billhimer.

Hollywood Park, Inc. is a diversified gaming company that owns and operates eight casinos (four with hotels) in Nevada, Mississippi, Louisiana and Argentina; owns a card club casino and, via the transaction with CDI, leases a second card club casino, both in the Los Angeles metropolitan area and owns and operates a racing facility in Arizona.

Hollywood Park, Inc. is also in the developmental stages of the Belterra Resort and Casino, a riverboat gaming casino on the Ohio River in Indiana (located in Switzerland County, Ind., 35 miles from Cincinnati) and has announced its intentions to seek the 15th and final gaming license to be issued in Louisiana (at a site in Lake Charles).

In connection with the sale of the Hollywood Park Race Track, Hollywood Park, Inc., relocated its corporate offices to Glendale, Calif.

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Beware of Y2K scam artists

By Basil Kennedy
President
Union Planters Bank
Bay St. Louis

Amid all the legitimate, sound business preparations being made for Year 2000, there are those who see the coming new year as yet another profitable way to deceive the public.

Seizing upon the fears generated by dire predictions of worldwide computer malfunctions and the ensuing pandemonium such a catastrophe would cause, scam artists have found another way to do what they do best—bilk innocent and trusting citizens out of their money.

Financial scams are nothing new, but con artists study human nature and have now found a new way to get the attention of citizens and to ply their craft.

Knowing that there is a lot of misinformation in the public realm about Y2K, these unscrupulous thieves prey upon our natural tendencies to want to protect our financial holdings.

One common ploy is to offer to "hold" someone's money to keep it safe during the change from 1999 to year 2000.

The con artists concoct a tale which may sound plausible on the surface, using half-truths and liberal doses of the fear factor. They may tell you that the banks will be unable to guarantee the safety of your money or that it will take you at least 30 days to get your hands on your own money at the end of the year.

They may even try to convince you that paper currency will be worthless and that in order to preserve your financial assets, you must convert everything to gold coins or bullion.

There is one kernel of truth you can believe: When someone offers to "hold" your money for you, or convert it for you, they really intend to hold onto your money or convert it—for their

own use.

The bigger truth is that most financial institutions have been hard at work for several years getting ready for the Year 2000, making sure that when the New Year rolls around, your money, your investments, your loan balances, your CDs will be intact.

Banks and other financial institutions are subject to federal regulations which require their computer systems to be Year 2000 compliant, regulations which set deadlines for the banks to meet and which subject the bank to audits to prove the integrity of their computer systems.

Your money is safest in a prepared bank. And, as always, customer deposits are guaranteed by FDIC insurance.

Banks have a history of back-up planning. When unexpected events like hurricanes, floods or tornadoes occur, banks are normally the first businesses to be up and running. Year 2000 is an expected event, and banks have been preparing for it and expect to be ready.

Rather than falling prey to a scam, check out any offers very carefully before agreeing to an offer or providing personal information. Call the Better Business Bureau and let it

know whenever you suspect a possible scam. Stay informed, and read the information your bank sends to you about Y2K. Ask questions if you don't understand.

Additional information on this topic and others is available in Union Planters Bank's Solutions brochures found at all Union Planters branches.

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Plant--crushing plant in jeopardy

Continued from Page 1A

a full-page ad in Sunday's Sun Herald. The ad listed names and phone numbers of each supervisor and each member of the Industrial Development commission. It suggested that people call members of those two agencies, and urge them to vote "No" to the aggregate plant. The ad also solicited tax-deductible contributions to aid in the future battle.

On Saturday, the attorney for Vulcan's Materials, Inc., drew a line in the sand. Britt Singletary, of Gulfport, who

represents Conrad Yelvington Distributors Inc. the Daytona Beach, Fla., owner of the Long Beach operations, said the company has done all it will do to appease residents.

"We are not Santa Claus," said Singletary. He said in response to neighbors complaints, the owners are installing a sound-absorbing barrier around the plant, which faces Espy Avenue, and landscaping work is underway in efforts to control dust and noise. Operations have also

been cut back and the plant is now operating from 6 a.m. until 6 p.m.

Residents want the plant to relocate, but Singletary said Yelvington will stand its ground.

Taylor said CARD wants to learn how Yelvington struck a deal with the Development Commission to put the plant on county-owned property. Yelvington proposes to swap 18 acres it owns near the industrial park for the 12.5 acres it is now operating on inside the

park.

The dispute centers on whether the Development Commission has the sole bargaining power over who might locate in the park, or if the Board of Supervisors can override its actions once the Commission has given tentative approval for a firm to locate in the industrial park.

The next battle between all parties concerned is scheduled Oct. 4 when the Board of Supervisors convenes for its monthly meeting.

Depot--Joint Safety Day in Bay

Continued from Page 1A

with their families, grandpa to baby.

"Have your family members fingerprinted. If it has been several years, do it again. Senior safety films will be shown to reinforce fire prevention methods in the home. Everyone can participate in bicycle safety activities.

"What better example of being a safe rider than for mom

and dad to take the safety course with their children?

"Take a couple of Saturday hours for fun with your family, meet your public safety officers, and participate in one activity that may save your life, the life of a loved one or neighbor," said Mayor Eddie Favre.

Other activities presented by the fire department include CPR demonstrations, blood

pressure checks, truck and equipment displays and the third annual Sparky Coloring Contest for children 8 and under.

Police officers will introduce the Crash Dummies to families to emphasize the importance of seat belt safety.

Hotdog Heaven is back by popular demand offering refreshments during the day

with proceeds being used to help furnish the Fire Safety Education Center being opened by the Bay St. Louis Fire Department.

Events of the day have been organized and coordinated by Assistant Fire Chief Gary Maurice and Capt. Pam San Filippo with participation by Police Chief Frank McNeil.

Festival--Big events for Pass

Continued from Page 1A

anglers will also be shown techniques for catching and releasing their fish, and prizes will be awarded in several categories.

For the first time this year, there will be a Marine Cuisine Tent, and instructors will be on hand to teach adults how to choose, prepare and cook local seafood dishes.

Drawings will be held during each cooking demo, and the lucky winners will be able to taste the chef's creations.

The festival will also feature lively, hands-on exhibits addressing marine and estuarine environmental issues and recreational and commercial

activities associated with the Gulf will be set up throughout festival grounds.

This year's exhibits will include wild animals and native plants, as well as high-tech demonstrations of state-of-the-art oceanographic equipment. Demonstrations in fly-fishing techniques and the safe operation of canoes, kayaks, personal watercraft and other boats will be offered periodically throughout the festival.

"Celebrate the Gulf" is sponsored by the state Department of Marine Resources, Mississippi Power Co., Litton-Ingalls Shipbuilding, the

Chevron Companies, the Nature Conservancy, the city of Pass Christian and Halter Marine group.

Artists from as far east as Florida and as far west as Texas will set up arts and crafts booths in War Memorial Park Saturday and Sunday, and promoters have lined up live music and food. Visitors are urged to bring folding chairs, and enjoy the October breezes. The Acadian Grill restaurant will provide a special gourmet lunch.

The arts festival will open at 10 a.m. on Saturday, Oct. 2, with an art auction. All pro-

ceeds will be used to fund a distinctive college scholarship in the arts, a memorial to Pass Christian artist Dot Hector.

This year, the Collage Board has awarded the \$500 Dot Hector Scholarship to Elisa O'Neal, a senior arts major at William Carey College on the Coast. Her work will be among those exhibited, and she specializes in pottery, sculpture and oil painting.

Activities on both days will continue until 4 p.m., and there will be special trolley to taxi people from the park to the harbor so you can enjoy both events.

Toxin--test to be made before dredging

Continued from Page 1A

shipping channel at Port Bienville.

Hemphill said before the work began, he gave LDEQ and EPA officials a tour of the project area. "They didn't demand the tests, we offered to do them," said Hemphill. He said LDEQ officials also suggested where the sludge from the dredged area should be deposited.

The Louisiana Audubon Council has raised concerns about mercury contamination in the waterway, but Hemphill said mercury "naturally occurs" in any watershed, and he did not think the levels would be above acceptable standards.

The dredging project would be financed 87.5 percent by funds from the Federal Emergency Management Administration, since silting resulted mainly from last year's hurricane Georges. The funds are channeled to the Port from the state's agency, the Mississippi Emergency Management Administration (MEMA).

Commissioners, on Tuesday, passed a resolution to hire two environmental firms from

Louisiana to perform the chemical testing, pending word from FEMA that the additional cost of \$35,000 would be included in the total cost of the project. So far, Hemphill said MEMA has indicated it would pay up to \$500,000 for the dredging.

The P&H voted to allow its engineering consultant on the project, Compton Engineering of Bay St. Louis, to associate with Kemp and Associates, formerly from Baton Rouge, for additional survey work at a cost of \$2,500. Commissioners also voted to spend an additional \$32,500 to hire Eustis Engineering Company of Metairie, the oldest consulting soil engineering firm in Louisiana, to perform water testing and sampling. Hemphill emphasized that all lab work will be performed in Louisiana.

Plans call for dredging a 200-foot-wide area of Little Lake between East Pass at Hog island near the Rigolets and Little Lake Pass near Pearl River on the Louisiana border. An estimated 185,000 cubic yards of material would be dredged from the channel to deepen it from 9 to 12 feet.

Soils and water will be tested for alkalinity (the level of caustic mineral salts); pH (the degree of acidity or alkalinity); and mercury. The test will be conducted from the beginning, mid-point and terminus of the project area.

Some Commissioners raised concerns about the new delay, since winds in the coming winter blow water out of the pass, making it more difficult for the larger ships to get into the shipping channel. One of the port's tenants operates a brisk ocean-shipping business to Mexico and the Yucatan, and the barges that deliver the rockets and other equipment for testing at Stennis use Little Lake Pass to get into the shipping channel.

Hemphill said he was hopeful that all lab work would be completed within 30 days. The Corps of Engineers has not opened its public comment period, apparently awaiting samples from the area.

In other business, Commissioners made several change orders to existing contracts now underway at Stennis International Airport relative

to extending the parallel runway and taxiway.

It also voted to hire Compton Engineering to wash out and inspect the elevated water storage tank at Stennis, before putting the refurbishing of the water tower out to public bid.

Commissioners also voted to put out to bid plans to extend water and sewer lines down to Road D all the way to Texas Flat Road. P&H Executive Director Hal Walters told Commissioners a tenant, whom he did not identify, was interested in locating on Road D.

Tenant--Bill authorized

Continued from Page 1A

talking to Maxdem for more than a year, and last July, the Board of Supervisors authorized the Port and Harbor Commission to apply for a \$500,000 CAP loan from the Mississippi Department of Economic Development. The loan would be used for roads and other infrastructure improvements needed at the

site to accommodate Maxdem.

Walters said the P&H would build a 10,000-square-foot metal-framed facility for Maxdem, and lease it to the firm under a lease-purchase arrangement. Maxdem would also qualify for sales tax exemptions on its equipment and other tax incentives.

Walters said the firm also

plans to train its employees at the McDonald Training Center at the industrial park.

Initially, the operations would employ 15 to 20, but eventually the workforce would rise to at least 40.

Gagne said the work force would consist of "highly technical jobs."

School--opens Monday

Continued from Page 1A

room, centrally located administration offices, and other amenities. Students at both East Hancock Elementary and Hancock North Central Elementary will not attend school on Friday, October 1 as teachers and staff move to the new facility and prepare for renovations at Hancock North Central. The make-up day will

be Monday, October 18. Superintendent of Education Terry Randolph notes, "The transition to East Hancock Elementary should go smoothly. Since the beginning of the year, Hancock North Central and East Hancock have been operating separately although both have been located at one facility. Transportation, class-

room assignments, and other necessary arrangements are in place and ready to go."

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Bay High Homecoming '99



Jamie Slaughter
Homecoming Queen



Alexis Koskan
Senior Maid



Andrea Sellier
Senior Maid



Natalie Acker
Junior Maid



Alicia Lang
Junior Maid



Yen Phi Tran
Sophomore Maid



Nicole Washington
Sophomore Maid



Sabrina Gyins
Freshman Maid



Shenna Johnson
Freshman Maid

Bay High Tigers' homecoming game is Oct. 1

The Bay High Tigers will play their homecoming game against the Oak Grove Warriors October 1 at 7:30 p.m. with pre-game activities beginning at 7 p.m.

Members of the 1999 Homecoming Court are freshman maids Sabrina Gyins and Shenna Johnson; sophomore maids Yen Phi Tran and Nicole Washington; junior maids Natalie Acker and Alicia Lang; and senior maids Alexis Koskan and Andrea Sellier.

Jamie Slaughter, senior, will reign as this year's homecoming queen.

Gyins is the daughter of Michael and Ceciley Gyins Sr. of Bay St. Louis. She is a member of Bay High's dance team. She is also an honor roll student.

Daniel Shannon Johnson of McNeil and Cindy Cook of Waveland. She is a basketball cheerleader. She is also an honor roll student.

Tran is the daughter of Can Van Tran and Loan Thi Vo of Bay St. Louis.

She has been a member of Bay High's dance team for two years. She is also a honor roll student and a member of the French Club.

Washington, daughter of James Antoine and Alice Marie Washington of Waveland, ran track for Bay High. She is currently in the French Club.

Acker is the daughter of Robert Dorsey and Crystal Acker of Bay St. Louis. She has been a member of Bay High's basketball team for three years and volleyball team for two

years. She ran track for two years.

She served as freshman homecoming maid. She has maintained honor roll status.

Lang is the daughter of Stephanie and Derl Lang Jr. of Bay St. Louis.

She ran track her freshman year in addition to serving on the ROTC drill team.

She was a member of the ROTC and color guard for two years.

She has been a band member for three years and currently serves as the band treasurer. She is an honor roll student and a member of Who's Who Among American High School Students.

Koskan is the daughter of Doctors Allen and Irene Koskan of Waveland.

She was the class vice president and SADD representative during her freshman year.

As a sophomore she was the class vice president and show accompanist.

She was also a member of Partners Against Tobacco on the Hancock County City Advisory Board for two years.

During her junior year she was the executive vice president of the Student Council.

She was also a member of Teens Against Tobacco Use, National Honor Society, physics and math clubs.

As a senior, she is the secretary of SADD, president of the Spanish Club, and executive president of the Student Council.

She was a member of the Fellowship of Christian

Athletes and National Honor Society for two years. She was a member of Interact, volleyball and soccer for three years. She has been a member of Youth for Christ and the Spanish Club for four years.

Sellier is the daughter of Paula and Wayne Lee and Stephan and Tanya Sellier of Waveland.

As a freshman, she was a member of the basketball team. During her sophomore year she was a member of the Spanish Club.

She served as a Student Council representative and played volleyball and softball for four years.

In her junior year she was a member of the soccer team, National Honor Society and the Hancock County Chamber of

Commerce. As a senior she is a member of the soccer team, National Honor Society and the Hancock County Chamber of Commerce.

Slaughter is the daughter of Gary and Lynn Slaughter of Bay St. Louis. During her freshman and sophomore years she was a member of the Spanish Club.

For the last three years she has been a member of SADD. In her junior year she was a member of Bay High's dance team and served as lieutenant.

As a senior she maintains honor roll status and serves as lieutenant of the dance team.

For the last five years she has taken dance from the Arabesque School of Dance and was a member of the Images Dance Troop for a year.

SPORTS

2B-THE SEA COAST ECHO—THURSDAY, SEPTEMBER 30, 1999

Bob Harmon Football Forecast

(SUNDAY) **ATLANTA 31 - BALTIMORE 13
The Falcons look stronger than the Ravens with and without the ball, but that won't mean much if they're drained after battling Minnesota, Dallas, and St. Louis. These clubs have never met.

****DALLAS 27 - ARIZONA 14**
In 1998 the Cowboys pounded the Cardinals in their first meeting, 38-10, fought them off in the rematch, 35-28, and played dead in a 20-7 Arizona wild-card win. Which Dallas team will show?

****DENVER 24 N.Y. - JETS 21**
This matchup isn't quite what we hoped, but it should be closer than last year's AFC title game, in which the Jets turned the ball over six times on the way to losing to the Broncos 23-10.

JACKSONVILLE 21 - **PITTSBURGH 14
We're confidently(?) deviating from the established pattern in this eight-game series. The home team has won every time, but even at Three Rivers the Jaguars should shut the Steelers down.

KANSAS CITY 20 - **SAN DIEGO 19
After three straight losses to the Chiefs, the Chargers scored 17 points in the final 8:01 of their second meeting in '98 to win a thriller, 38-37. This one looks almost too close to call.

****MINNESOTA 28 - TAMPA BAY 12**
Last year the Vikings thrashed the Buccaneers 31-7 to begin what would've been a 16-0 regular season if it hadn't been for T.B., which handed Minnesota its one loss two months later, 27-24.

NEW ENGLAND 17 - **CLEVELAND 13
Before this series was interrupted in '96, the Browns beat the Patriots in six of their last eight games. Cleveland ventures outside the rather unwelcoming AFC Central for the first time.

NEW ORLEANS 19 - **CHICAGO 10
Saints coach Mike Ditka is one-for-one against his old team, having led N.O. to a 20-17 win over the Bears two years ago. Both clubs got off to good starts, but they won't contend for long.

****N.Y. GIANTS 26 - PHILADELPHIA 7**
A key early game in the NFC East, especially for the Giants, whose offense needs to step up and win relatively easy games. N.Y. has taken four straight from Philly; 20-0 and 20-10 in '98.

ST. LOUIS 22 - **CINCINNATI 9
The Bengals have won five of eight against the Rams since '72. St. Louis can throw all day against Cincy's suspect secondary, and the Rams defense should stifle the Bengals' ground game.

****SAN FRANCISCO 29 - TENNESSEE 14**
Winners of six of nine games against the Titans, the 49ers beat them most recently in '96, 10-9. If S.F. is to be the dominant team we've come to expect, it'll rally after a Monday-nighter.

****SEATTLE 24 - OAKLAND 13**

After getting swept by the Seahawks in '97, the Raiders swept them back last year, helped by lots of Seattle turnovers, 31-18 and 20-17. The key will be the underrated Seahawks defense.

****WASHINGTON 35 - CAROLINA 28**
Three-for-three against the Panthers, the Redskins barely held them off in '98, picking off two late passes to secure a 28-25 win. Again, Washington will need all the offense it can muster.

(MONDAY) **MIAMI 28 - BUFFALO 16
The Dan Marino Monday Night Farewell Tour continues. In a wild wild-card playoff last year, the Dolphins escaped with a 24-17 win on Doug Flutie's fumble at the Miami 3 with nine seconds left. (Open date: Detroit, Green Bay, Indianapolis)

College Highlights for Oct. 2

In-two crucial games in the Midwest, four Big Ten teams will be getting reacquainted with rivals they haven't seen in three years.

First, we like the visiting Purdue Boilermakers by the slimmest of margins in their matchup with Michigan.

The last two games these teams played weren't exactly shoot-outs:

In 1996, Purdue (which was on the way to a 3-8 record) out-kicked the Wolverines (who were working on an 8-3 record) 9-3.

A year earlier Michigan had beaten Purdue 5-0. This one looks like a dandy, and it should end with a more football-like score.

At home in Columbus, Ohio, meanwhile, Ohio State should make it four in a row over Wisconsin.

The last time they faced off, in '96, the Buckeyes were 17-14 winners, building their lead in this one-sided series to 48-13-5.

The last time the Badgers beat Ohio State was in '92, and we might have given them a better chance on Saturday if they weren't coming off a battle with the aforementioned Wolverines.

In another contest with huge conference implications, the Southeastern Conference East-Florida-meets West-Alabama-in Gainesville, Fla., where the Gators should take control.

After butting heads in four S.E.C. championships from '92

to '96, Florida and Alabama met in the regular season last year in Tuscaloosa, Ala., and the then-No. 8 Gators came away with an unimpressive 16-10 win.

They rolled up lots of yards (nearly double the Crimson Tide's, 467 to 240) but had trouble scoring and needed an interception to stop Alabama's last possession with 19 seconds left.

With an easier win, Florida will lengthen its streak over the Tide to five games.

There's more East-vs.-West-in-the-Southeastern: Georgia hosts L.S.U. Last year in Baton Rouge, La., No. 12 Georgia upset No. 6 L.S.U. 28-27, led by 21-year-old freshman QB Quincy Carter, who marched the Bulldogs to TD's on their first three possessions.

Four states to the west, it's North vs. South in the Big 12, as Kansas State visits Texas.

In their '98 showdown, the Wildcats chewed up the Longhorns 48-7, scoring 28 points in the second quarter and holding Ricky Williams to just 43 yards.

It was Texas's worst defeat since, well, the year before, when it lost to U.C.L.A. 66-3.

Speaking of the Bruins, they're involved in one of three great pairings in the West.

They'll face Arizona State for the first time since '96.

Elsewhere, Southern Cal will win its 26th straight over Oregon State, and Oregon will squeak by Washington for the third year in a row.



Army Sgt. Corey L. Bernard confers with his coach between rounds during a boxing match at the XIII Pan American Games. Bernard won a bronze medal in light welterweight boxing competition. (Photo by Rolando Gomez)

Pass native fighting for Olympic gold

BY GARRETT REED do it for the team, others just to make mom proud. The Army's BOXER—PAGE 3B

THE HARMON FORECAST			
Sat. Oct. 2 — Major Colleges — Div. I-A		Other Games — East	
Air Force	21	* San Diego State	7
Alabama-Birmingham	26	* Northeast Louisiana	12
Arizona State	25	* U.C.L.A.	20
Arkansas	27	* Kentucky	10
Arkansas State	19	* Sam Houston State	14
Baylor	34	* Akron	17
Boston College	28	* North Texas	9
Brigham Young (Fri)	28	* Northeastern	7
California	23	* Utah State	17
Central Florida	35	* Washington State	10
Clemson	23	* Eastern Illinois	7
Colorado State	31	* North Carolina	19
East Carolina	24	* New Mexico State	7
Florida	28	* Army	12
Florida State	46	* Alabama	14
Fresno State	21	* Duke	7
Georgia	22	* Texas Christian	13
Georgia Tech (Thurs)	34	* L.S.U.	14
Illinois	21	* Maryland	10
Kansas	28	* Indiana	14
Kansas State	29	* Southern Methodist	12
Louisiana Tech	30	* Texas	15
Louisville	42	* Southwestern Louisiana	13
Miami (Ohio)	17	* Eastern Michigan	7
Michigan State	38	* Marshall	14
Minnesota	27	* Iowa	7
Mississippi State	26	* Northwestern	13
Missouri	14	* Vanderbilt	13
Nebraska	24	* Memphis	7
Nevada	24	* Alabama State	14
Northern Illinois	20	* Nevada-Las Vegas	21
Notre Dame	24	* Buffalo U.	9
Ohio	33	* Oklahoma	7
Ohio State	34	* Kent	10
Oregon	22	* Wisconsin	21
Pittsburgh	35	* Washington	10
Purdue	21	* Temple	13
South Carolina	16	* Michigan	20
Southern California	27	* Mississippi	17
Stanford	27	* Oregon State	14
Syracuse	31	* San Jose State	8
Tennessee	36	* Tulane	10
Texas A&M	23	* Auburn	10
Texas El Paso	24	* Kansas Tech	10
Toledo	21	* Hawaii	10
Troy State	18	* Bowling Green	19
Tulsa	25	* Middle Tennessee State	14
Virginia Tech	21	* Rice	16
Wake Forest	36	* Boise State	10
Western Michigan	30	* Virginia	16
Wyoming	16	* Rutgers	7
		* Navy	6
		* Central Michigan	15
		* Idaho	7
		* Eastern Kentucky	13
		* Wake Forest	36
		* Western Michigan	30
		* Wyoming	16
		* North Carolina	19
		* South Carolina	16
		* Tennessee	36
		* Texas A&M	23
		* Texas Tech	10
		* Tulsa	25
		* Virginia Tech	21
		* Wake Forest	36
		* Western Michigan	30
		* Wyoming	16
		* North Carolina	19
		* South Carolina	16
		* Tennessee	36
		* Texas A&M	23
		* Texas Tech	10
		* Tulsa	25
		* Virginia Tech	21
		* Wake Forest	36
		* Western Michigan	30
		* Wyoming	16

Volleyball highlights

The Bay High School Lady Tigers defeated the Biloxi Lady Indians 15-1 and 15-7 in volleyball to remain undefeated in division play Tuesday night.

Andrea Sellier was the Bay High top scorer with 11 points followed by Ashley Ponder's 7. The Tigers are 13-1 for the season.

The JV team came from behind in two games to defeat Biloxi 19-17 and 15-13.

Top JV player was Natalie Acker who scored a team high of 25 points.

Bay High's next game will be when they host Mercy Cross on Tuesday, October 5.

Our Lady Academy defeated the Hancock Hawkettes Tuesday 15-6 and 15-0.

OLA's Jill Rutherford scored 12 points followed by Megan Pigott's 9 in the victory.

Our Lady Academy's varsity's record for the season is 11-2 and 9-2 in district play.

OLA's JV team also defeated the Hawkettes 15-1 and 15-7. Top Ola scorers were, Camille Covington, 9 points and Melissa Passman, 7.

OLA's JV's team record is 10-3 and 9-2 in district.

Our Lady Academy will play Gulfport tonight in Gulfport at 6 p.m.

Boating safety course

The United States Coast Guard Auxiliary will sponsor an eight-hour course on "Boating Safely" at the Civil Defense Offices in Bay St. Louis Friday, Oct. 15, 6:30-9:30 p.m. and Saturday, Oct. 16, 8 a.m.-2 p.m.

Cost is \$20 (each additional family member \$12 - shared textbook).

Lunch will be served and is included in the cost along with all materials. Class starts promptly at 6:30 p.m.

The Civil Defense office is located behind the Justice

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District high school football action kicks into high gear

Tigers to tackle Oak Grove; Hawks will host Pearl River

BY JOSEPH W. GEX II
The three area high schools all opened their divisional seasons last Friday night; however, only one came away standing on top.

The Hancock Hawks dropped the St. Stanislaus Rock-a-chaws 14-10 in a cross-county and Division 7 Class 4A matchup, while the Bay High Tigers were upended by the home-standing Pearl River Central Blue Devils 34-8.

Hancock and SSC battled all night 'between the walls' with SSC taking a 10-0 halftime lead.

Hancock went into halftime and made their adjustments against the previously undefeated Rocks.

The Hawks then scored 14 unanswered points in the second half to take the win and move to 1-0 in the division and 3-2 overall.

Hancock running back Chris Goff exploded in the second half

for 145 yards and two scores and ended the game with 194 yards rushing. David Seal led the Hawk defensive attack with 11 total tackles. Seal and the Hawks' defense put pressure on Rock quarterback Jason Santiago and running back Kris Cannon.

Santiago was held to just 119 yards passing and did not throw a touchdown pass in the game for the first time this year. Cannon was held to 83 yards rushing and scored the Rocks only touchdown of the night.

The Hawks will host the Pearl River Central Blue Devils in a Division 7 matchup on Friday.

PRC downed the Bay High Tigers last week and are undefeated in the district. Once again, the Hawk defense will be tested by a strong offensive team that can put numbers on the board.

Gaudin will have to rely on Seal and the Hawk defenders to

thwart the Blue Devil attack.

On offense for Hancock, Goff will have to tote the pigskin like he did against SSC and get some help from his offensive line for the Hawks to move to 2-0 in the division.

For 4-1 SSC, the road doesn't get any easier from here on out. The Rocks will take to the road and invade Columbia for their next divisional contest. Last year, Columbia was one of the state's biggest surprises as they reached the state 4A championship game against Clarksdale.

This year, there aren't any surprises.

SSC's defense, led by Cameron Byrne, Willie Golden, Stephen Peterman, D'mitri Sofianos, and Brandon Lewis, will be put to the test by a Columbia offense that is powerful and quick.

On offense, the Rocks will need to re-establish themselves. Santiago, Cannon, and company will have to work that much harder for the points this week. SSC's offensive line of Golden, Peterman, Hunter Dawkins, John Ellis, Ashley Piazza, and

Travis Fuch will need to dominate the line of scrimmage.

The Bay High Tigers lost their district opener 34-8 to the PRC Blue Devils.

With the loss, the Tigers stumbled to 3-2 overall and 0-1 in the division.

The Tigers displayed an inconsistent game on both offense and defense against the Blue Devils. The only scoring play for the Tigers came on a punt return of 45 yards by Ronald Brown.

Bay High will return to J.D. McCullough Stadium on Friday for a Homecoming date with the Oak Grove Warriors.

Although the Warriors finished last in the division last season, they are a much improved team with an offense that is consistently putting points on the board.

The Tigers need to find their groove against the Warriors. Ty Barrett and Ronald Brown will need to lead the offense while Bert Hopgood takes charge on the defensive front.

All games are slated for 7:30pm kickoffs. See you at the game!!



Photo by Maurice Singleton

The Bay High Tigers' #4 Ronald Brown is far ahead of the pack Friday in the Tigers' effort against PRC.

SSC/OLA split with Harrison in swimming

BY JOSEPH W. GEX II
The St. Stanislaus/Our Lady Academy swim team split with visiting Harrison Central on Wednesday, Sept. 22nd in Bay St. Louis. The boys team defeated the Red Rebels 110-58 while OLA fell 107-66.

Chase Chapman led the Rocks with first place finishes in the 200-yard freestyle and the 500-yard freestyle. His times were 2:11.27 and 6:11.36, respectively.

Josh Pittmann placed third in the 200-yard freestyle with a time of 2:56.77.

Ryan Veach led a trio of SSC swimmers that swept the top three places in the 50-yard freestyle. —Veach's times was 27.24. Billy Bourgeois placed second with a time of 27.45 followed by Andrew Snyder in third with 27.56.

Thad David and Mike Fitzmaurice placed second and third, respectively, in the 200-yard individual medley. Their times were 2:41.44 and 2:51.31.

In the 100-yard butterfly, Andrew Nestor and Sean Clark gave SSC a second and a third place finish. They touched the wall in 1:12.43 and 1:20.37, respectively.

Chris Mensi placed second in the 100-yard freestyle with a time of 1:05.65. Snyder and

David rounded out the 500-yard freestyle sweep for SSC placing second and third, respectively. Their times were 6:47.64 and 6:49.00.

Lex Reid and T.J. Koger took the top two spots in the 100-yard backstroke with times of 1:30.14 and 1:30.51.

Nestor and Patrick Clark placed second and third for the Rocks in the 100-yard breaststroke with times of 1:19.32 and 1:24.39.

SSC relay teams swept the 400-yard freestyle relay event. The times for the teams were 4:16.32, 4:59.25, and 5:26.73, respectively. The members of Team A were Chapman, David, Snyder, and Veach. Team B was made up of Sean Clark, Donald Kimberlin, Evan Tusa, and Fitzmaurice. Team C consisted of Matt Juge, John Penzo, Josh Pittmann, and T.J. Koger.

SSC placed first and third in the 200-yard freestyle and the 200-yard medley relays. The 200-yard freestyle times were 1:49.37 and 2:03.82. The 200-yard medley times were 2:05.33 and 2:17.99.

In the 200-yard freestyle, Team A was made up of Fitzmaurice, Bourgeois, Nestor, and Veach. Team B had Sean Clark, Kimberlin, Juge, and Chris Mensi as its members.

The 200-yard medley relay Team A was David, Mensi, Nestor, and Bourgeois. Team B was made up of Sean Clark, Tusa, Patrick Clark, and Snyder.

On the OLA side, Christine Bretton placed second in the 200-yard individual medley and the 100-yard butterfly. Her times were 2:58.41 and 1:23.02.

Alyssa Jung placed second in the 100-yard breaststroke and third in the 200-yard individual medley. Her times were 1:32.03 and 3:09.02, respectively.

Katy Kennedy placed third in both the 100-yard butterfly and 500-yard freestyle. Her times were 1:32.24 and 7:38.32.

Ashley Rutherford placed second in the 100-yard backstroke and third in the 50-yard freestyle. Her times were 1:31.55 and 31.56.

Ashley Alford took third place in the 100-yard freestyle with a time of 1:13.16. Lauren Veach and Lauren Phares recorded third place finishes in the 100-yard backstroke and 100-yard breaststroke, respectively. Their times were 1:33.20 and 1:33.16.

Analiz Velazquez placed second in the 500-yard freestyle with a time of 7:34.11.

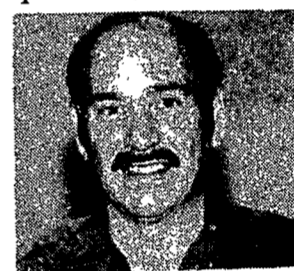
The OLA relay team placed second in the 200-yard medley

relay with a time of 2:31.88. OLA placed second and third in the 200-yard freestyle relay with times of 2:13.05 and 2:19.91.

In the final event of the night, the OLA 400-yard freestyle relay teams placed second and third with times of 4:56.68 and 5:20.61.

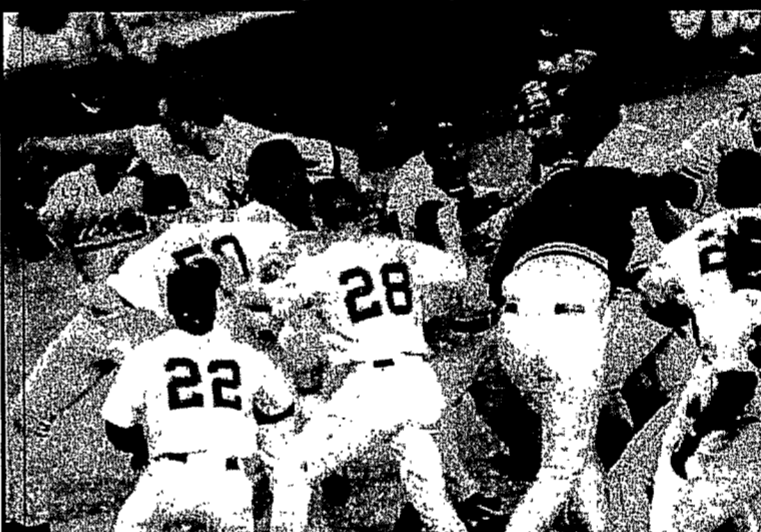
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Boxer

Continued from Page 2B

top athletes may be driven by different motives, but they're all chasing the same elusive prize - Olympic gold.

The son of a Pass Christian woman is one of those athletes. Army Sgt. Corey L. Bernard, son of Cynthia Bernard Ruthledge of Pass Christian, was among a host of military athletes who helped the U.S. pile on the medals at the XIII Pan American Games, a key stop on the road to the 2000 Olympics.

A boxer from the Army World Class Athlete Program, Fort Carson, Colo., Bernard won a bronze medal at the games, held in Winnipeg, Canada July 23 to Aug. 9.

Competing in the light welterweight class (139 lbs.) and making his first appearance in Pan American competition, Bernard won two of his three bouts, including victories over opponents from the Bahamas and Mexico, to claim the bronze medal.

"It felt great to box at the Pan Am games," said Bernard, a 1999 graduate of Pass Christian High School. "It's the highest competition I've been in so far. I feel I have a right to be at this level with all the hard work and sacrifice I did to get here. My goal is to win a gold medal at the Olympics and this experience is going to help me. All the hard work is paying off."

As a member of the Army World Class Athlete Program, Bernard competes in inter-

vice, national and international wrestling competitions, with the ultimate goal of qualifying for and competing in the Olympics. As Bernard will attest, it's a job that requires ceaseless training and staunch motivation.

"I'm a self-motivated person," he said. "I keep telling myself that I can do this and let nothing stop me. I pray every day to keep my mind at ease and to keep myself mentally prepared. My family and my coaches have also been a great influence with all their support."

"Fighters like Ali, Sugar Ray Leonard and Mike Tyson, when he first came out, were all my role models," he added. "Basically, I'm a fan of all fighters because I know how much hard work and dedication it takes."

Yet, for Bernard, it almost didn't happen. Initially his mother wasn't keen on the idea her son stepping into the ring.

"I always listened to my mother's advice and she didn't want me to get hurt," he said. "She raised five of us and she was very protective. I visited my father in Chicago one summer and that's when it started."

"I learned how to box when I was 13," Bernard continued. "My trainer told me I was going to be somebody and I ran home and called my mother and told her I wanted to box. I listened to my mother though, and thought maybe it was too dangerous, like she said. So I only boxed in

the summer."

A late bloomer, Bernard's first real bout came seven years later, after he joined the Army.

"I fought my first real bout when I was about 20 years old," said Bernard, now 27. "Now I have an opportunity to prove to myself that I can be the greatest fighter to come out of the Army since Ray Mercer and Andrew Maynard."

With recent titles that include 1999 All Army champion, 1998 PAL (Police Athletic League) gold medalist and now, a Pan American bronze medalist, Bernard appears to be on course in his quest for Olympic gold.

"I'd like to turn pro someday and I think my one big chance is to win a gold medal in the Olympics," he said. "At the tender age of 27, I don't want to waste any time. By the time the Olympics roll around I'll be 29. Winning a medal would very helpful towards starting a boxing career because a lot of people might not want to take a chance on someone my age. I think I have to win a medal at the Olympics to even continue my career in boxing."

All told, Bernard and fellow soldiers captured 12 of the 295 medals the U.S. took away from the games.

Whether it's for the gold, the glory or simply for mom, one thing's for certain - soldiers like Bernard know they can compete with the world's best.

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HOME PRIDE SIDING "Vinyl Is Final" FREE ESTIMATES • Soffit & Fascia • Storm Windows • Seamless Gutters • Pressure Washing 467-1180 12 Yrs Experience • 5 Yr Labor Warranty	West Auto & Truck Repair Brakes - \$38 Per Wheel Tune-Ups Transportation Provided • MASTER MECHANIC - 7021 Hwy 90 • B.S.L. • 466-0212 Open 6am-5pm Fridays 6am-4pm
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CLASSIFIEDS

(228) 467-5473 FAX (228) 467-0333

The Sea Coast Echo

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To Place Your Ad
CALL: 228-467-5473

Fax Number 228-467-0333

Monday through Friday 8 a.m. to 5 p.m.

CLASSIFIED RATE SCHEDULE

1 insertion, minimum 15 words - 20 cents per word, minimum \$3.00 cash, \$4.00 charge, 4 insertions, minimum 20 words - 14 cents per word, minimum \$11.20 cash.
Combination classified rate - additional \$2.00.
Cards of Thanks, In Memoriam, etc. - 20 cents per word.

CLASSIFIED COPY DEADLINES**Insertion Day**

Sunday
Thursday
Wednesday EXTRA

Deadline

Friday NOON
Tuesday 5 p.m.
Tuesday 11 a.m.

It is unlawful to directly or indirectly advertise or in any other manner indicate or publicize that the patronage or employment of persons of any particular race, creed, color, sex, national origin, religion, marital status, or disability are unwelcome, objectionable, not acceptable, or not solicited. We will not knowingly accept any employment advertisement which is in violation of the law.

36 Special Notices

ANYONE HAVING INFORMATION regarding hit and run accident at corner of Hwy 90 and Lakeshore Road on Sept. 13th between 11:00-11:30a.m. involving 1995 red & black Eagle Talon and hit & run vehicle; please call 467-7545. Reward for info leading to arrest and conviction.

I PERCY E. KENNEDY AM NOT responsible for any other debts other than my own.

46 Home Improvement

AB ODD JOBS, SMALL HOME repairs, painting, pressure washing. Free estimates. Call 466-0363.

ADDITIONS, REMODELING: NICHOLS CONSTRUCTION, in business over 27 years. Commercial, residential, repairs. Bathrooms, kitchens, interior/exterior painting. Concrete work. References, licensed and bonded. 467-3130.

BUILDING & REMODELING SERVICE: Shop work, large or small jobs excepted. A.J. 467-8401.

CK CARPENTRY SPECIALIZES in all forms of carpentry & repairs, wallpaper & painting. God bless. 466-9670.

DAVIS REMODELING/CONSTRUCTION: Additions, remodeling, roofing & plumbing repair. Decks, patios & driveways. 15 yrs. experience, license and bonded. Call 467-2301 for free estimate.

DRYWALL FINISHING, SPRAYED ceilings & painting. 255-3453.

FOREMAN PROFESSIONAL ROOFING now serving all your roofing needs! Free estimates within 24 hours. Licensed, bonded, insured. 463-9912.

GENERAL CONTRACTOR, ROOFING, carpentry, vinyl siding, additions, painting, masonry. Free estimates, licensed, bonded. Masin Hill 466-4877.

Precision Home Improvements

No job too big or too small ask for Eugene Butler
467-8321

46 Home Improvement

GIPSON'S HOME IMPROVEMENTS: 42 yr. resident, 25 yrs experience, licensed, bonded, insured. Repairs, remodeling, additions, vinyl siding, cement work, stucco work. Bath rooms & kitchens. Free estimates. References. 255-8367.

JASPER FAUCETTA HOME IMPROVEMENTS: Established 1972. Residential, commercial, new homes, additions, remodeling, vinyl siding, roofing. All work guaranteed. Licensed, bonded, references. Free estimates. 467-5845.

SONNY CUEVAS CONSTRUCTION: Additions, new construction, remodeling, roofing, painting, etc. Licensed and bonded, references. 30 years experience, free estimates. 466-9118.

VINYL SIDING, REPLACEMENT windows. Licensed & bonded. Call Mr. Hicks. 467-7484.

VINYL SIDING & OVERHANG, quality material, precision installation, lic. & ins. Free estimates. 467-5475

56 Services Offered

ARNOLD'S CONCRETE FINISHING: Forming and finishing driveways, walkways, patios, etc. Also available coloring and texturing. Call Thomas, 467-4960.

B & B DUMP TRUCK & TRACTOR SERVICE: Gravel, fill dirt, top soil. Lots cleared, dozer work. 466-4320.

BRAD'S DUMP TRUCK SERVICE: Fill dirt, sand, gravel, top soil & limestone. 467-6763.

BULKHEAD'S, BOAT DOCK'S, BOAT launches. 25 years experience. 463-9451, Joe Bourgeois.

DALE'S DIRT SERVICE: Tractor work, top-soil, yard sand, clay gravel, fill dirt, Limestone, gravel. 255-2656 or Beeper 516-2656.

HENLEY TIMBER COMPANY

We would like to buy your logs, poles, pulpwood and hardwood timber. Small tracts or large tracts.

255-3082

56 Services Offered

A-1 LADNER & SONS: Fill dirt, top soil and sand. Dozer/track hoe. Rodney 255-3672, Darren 255-9926 or Norman 255-7556.

AAA TRASH HAULING AND GRASS cutting. 467-1577 or 467-4266, anytime.

AA VINCENT'S DUMP TRUCK SERVICE: Fill dirt, sand, top soil, gravel. Dirt spread. 467-9273.

ALBERTS' GRASS CUTTING, TREE TRIMMING and removal of trees. Trash hauling and garage clean out. Reliable service. Reasonable prices. Call Albert 467-0049.

ALL TYPE ROOFS REPLACED AND RE-PAIRED, sweep off roofs, metal roofs coated. 25 years experience, work guaranteed. Free estimates. Call J. January 467-3493.

D & B ODD JOBS: Grass cutting, trash hauling, clean-up, small household jobs. Free estimates. 466-3126.

DIRT SERVICE: TOP SOIL, sandy clay, sand gravel. 255-3453.

"DRIVING MISS DAISY" I will drive you to doctor appointments, grocery shopping, any shopping, to dinner, etc., or will run errands and shop for you. Contact Sandra 586-0819 in Diamondhead. References provided. Retired 25 years law enforcement.

FILL DIRT \$3/PER YARD. WASH GRAVEL, \$15/per yard, pea gravel, \$11.50/per yard, top soil \$10.50/per yard. Sand & limestone, pending location. 255-1106, 493-3358.

FREE ESTIMATES: INTERIOR PAINTING, wallpapering & borders. Call 228-463-0710.

FREE ESTIMATES. AYS. Remodeling and construction. Painting and wallpaper. Specializing in custom cabinetry and carpentry. Custom kitchens and baths. No Job too large or Small. 35 years experience. 228-467-9605 or 1800-775-0712 ext.7297(w/m)

GENE'S DUMPTRUCK SERVICE: Dozer, backhoe, fill dirt, sand, topsoil, limestone, gravel, lot clearing, boat slips dug. 467-0927, 463-0419.

G&G DIRT, FILL DIRT, top soil, limestone, gravel, sand, lot clearing, dozer, backhoe, track hoe work. 463-0419, 467-0927.

HOUSECLEANING - 1 time or regularly scheduled. Excellent references. Call 255-8222.

JACKIE'S WALLPAPER SERVICE: New installation, repairs, sheetrock work and some painting. 467-5214.

MAC'S HOME SERVICES: FOR ALL those little jobs nobody wants to do. Specialize small jobs or big. 300 different services. Also, housecleaning services. 463-1474 Bay St. Louis, cell phone 209-2482.

NEED HELP FOR ONE TIME OR regular cleaning. Call Maggie 255-5870

PAINTING & PRESSURE WASHING, interior & exterior. Free estimates. Lewis Tillman, 467-8235.

PERCY'S MARINE SERVICE, 903 Shipp St., Waveland, Ms. 467-8058.

PRIVATE INVESTIGATIONS: DO YOU think your spouse is cheating? Do you want proof? D&R private investigations, licensed. 463-0692.

TRACTOR SERVICE: BUSHHOGGING & box blade, dirt spreading work. Call 466-5657.

WE CUT, CLIMB, AND PRUNE TREES, haul trash, clear lots, bushhog, haul fill and spread dirt. Also, firewood. Free estimates. 463-9075, 617-9154/cell.

CNA'S

Miramar Lodge is now accepting CNA application for 11pm-7am shift. Benefits included plus shift differential or/accept the new flat rate your choice.

Apply in person
216 West Beach Blvd.
Pass Christian, MS
EOE/DFWP

56 Services Offered

RETIRED AC/HEAT PUMP TECH. AVAILABLE to service units. Reasonable rates, senior citizen discount. Pager 880-6197, 466-0509.

SAND FOR YARDS, POOLS, AND FILL septic tanks. Weekend delivery available. Call James, 467-3400.

SAUCIER'S DUMP TRUCK AND TRACTOR Service: fill dirt, top soil, sand, gravel. ALSO STUMPGRINDING & bushhogging. Free estimates. 467-4720.

SONNY'S DUMP TRUCK SERVICE: Fill dirt, top soil, sand, gravel, dirt spread & bushhog, haul trash. 255-7947.

STUMP GRINDING. FREE ESTIMATES 255-8734

TAYLOR CONCRETE CONTRACTING: Slabs, driveways, sidewalks, patio's, etc. Clarence Taylor, owner. 18 years experience. Licensed, bonded. 467-7220 or Beeper 466-1933.

58 Lawn & Garden

A CALL TO CHARLIE'S LAWN & YARD SERVICE: for Free estimates. Grass cutting, weed eating, trash hauling, etc. Call anytime. (228) 467-1577 or (228) 467-4266.

FOR GRASS CUTTING, trimming, clean-up, painting, and hauling trash away call 467-5626. Very reasonable prices.

RELIABLE LAWN SERVICE: YARDS cut, trimmed. References and free estimates. Call 467-2304.

RICH & SON LAWN SERVICE: Professional, experienced, reliable. Make your lawn the envy of your neighbors. 466-2824.

63 Business Opportunities

IF YOU'VE DREAMED OF OWNING A FUN profitable business, a franchise is available for you. Curves for Women rated by entrepreneur "The number one best new franchise" and, "the 14 fastest growing franchise in America", is a ladies only fitness facility with over 1,000 locations in the US & Canada. For more information please call 1-800-981-7293.

BEST PAWN
Jewelry 466-4665

Miramar Lodge is now accepting application for 3pm-11pm and 7am-3pm laundry positions. Excellent benefits & wages. Join the committed team of excellence.

Apply in person
216 West Beach Blvd.
Pass Christian, MS
EOE/DFWP
M/F/D/V

66 Child Care

CHILDREN IN MY HOME FT/PT & After school 2yrs and up, Mon-Fri, 7:00-5:30. 467-9047

73 Help Wanted

BUSINESS IS GOOD AND LOCAL contractor needs more roofers. Must have experience, tools and transportation. Looking for subcontractors, not hourly. 463-9912.

CARPENTER AND CARPENTER'S helper needed. Must have own transportation. 255-9000

DIAMONDHEAD PRIMARY CARE OFFICE needs medical assistance/nurse. Current certificate/license required. Duties range from vitals, injections, EKG's, veni puncture, xrays, call backs, PT teacher. Must be friendly, neat in appearance & handle busy office. References required, mail to: P.O. Box 6130, Diamondhead, MS 39525 or fax 228-255-3626.

PIPE FITTERS & WELDERS

Near Covington, LA. Long term work OT available. Top pay is \$13.50. TECH SERV at 2304 Manhattan Blvd, Harvey or visit your local job service office for info. (504) 367-9090 or 800-477-9026

73 Help Wanted

HELP WANTED: CARPENTERS and helpers. Must have own transportation. Call 463-0831.

HIRING FULL AND PART-TIME Kitchen staff and full-time wait staff. Carol's Old Towne Restaurant, 119 Main St., B.S.L.

LEGAL SECRETARY: Knowledge and experience in all phases of real estate loan closings, including document preparation, a must. Ability to work well with the public. Current versions of Windows and Word Perfect. Send resume to Box JRW c/o The Sea Coast Echo, P.O. Box 2009, Bay St. Louis, MS. 39521-2009.

CASHIER/CLERK SPUR CONVENIENCE 4 days/week, pleasant working condition. Call 452-0228 or apply 127 Hwy 90, Waveland.

Jackson Hewitt Tax Service

Wanted: 25 Tax Preparers!

Good salary plus commission. Not experienced? No problem. Qualify by enrolling in our tuition free tax course beginning Oct. 4th. Small fee for books. Call 463-1040

HELP WANTED

Applications are now being accepted at The Sea Coast Echo for graphic artist/ad composer. Experience on Mac, Photoshop, Illustrator and QuarkXpress, also layout experience preferred, but not necessary.

Send resume to: Ellis C. Cuevas, The Sea Coast Echo, P.O. Box 2009, Bay St. Louis, MS 39521-2009.

Waveland Furniture Liquidators

The Coast's Largest Selection of Mattresses and Furniture:

- Dressers •Mirrors •Nitestands •Tables
- Chairs •Lamps •Spreads •Drapes
- Refrigerators •Dishwashers
- Entertainment Centers

New and Used!!

937 Highway 90 Waveland, MS 228-467-9727

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The Sea Coast Echo
P.O. BOX 2009 • BAY ST. LOUIS, MS 39521-2009
CLASSIFIED ORDER

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☐ EMPLOYMENT ☐ MERCHANDISE
☐ REAL ESTATE ☐ RENTALS ☐ SERVICES

Name _____ Date _____

Address _____ Phone _____

Ad Category _____ No. of Times Ad Will Run _____

ONE	WORD	IN	EACH	SPACE

15 WORDS one time \$3.00 OR 3 TIMES in one week \$7.50

Enclose a check or money order for the correct amount. The minimum is 15 words for \$3.00 the first time or \$7.50 three times for one week. Over 15 words, add 20¢ per word. For other rates, call The Sea Coast Echo at 228-467-5473. (Cost applies to one time only).

73 Help Wanted

DIAMONDHEAD BP NOW HIRING dependable, courteous cashiers. Call 255-6641.

EXPERIENCED YATCH CRAFTSMAN painter and glass worker. Good salary and benefits with growing firm. 1-888-424-8888.

FRONT DESK CLERK AND MAINTENANCE engineer needed. Studio Inn 1001 Hwy 90.

HAIR STYLIST POSITION AVAILABLE. Lease your own station. Plaza Hair Salon, Hwy. 90 & McLaughlin Street, next to McDonald's. 228-463-1000.

LIBRARY STAFF/NEW KILN PUBLIC LIBRARY: (2) Library Customer Service Clerks/(1) Library Information Assistant. All positions 40 hours per week staffing public services. Some evenings and Saturday work required. Excellent computer and communication skills required. In-service training period. Library experience or customer/retail experience helpful. Clerical starting \$6.50. Information Assistant requires B.A. or equivalent; starts at \$16,000 annually. Excellent benefits. Valid driver's license required. Positions remain open until suitable applicants found. EOE/Resume to: David Woodburn, Hancock County Library System, 312 Hwy 90, Bay St. Louis, MS. 39520-3595. Phone (228) 467-5282; Fax: (228) 467-5503.

LOOKING FOR A WAY TO MAKE SOME extra money for the holiday season? Why not try Avon, earn up to 50% commission. Choose your hours, be your own boss. Call Sherrie Sims at 467-5014.

NOW INTERVIEWING FOR TEACHER of 3 year olds. Methodist Children's Center. Call Laura 467-4297.

PART TIME FOR SMALL USED CAR LOT. 463-1115

RAMADA INN DIAMONDHEAD. Now hiring wait staff, excellent pay, apply within. I-10 Exit 16 behind Dairy Queen.

81 Appliances

REBUILT WASHERS AND DRYERS: Fully guaranteed. We have parts and do repair. We also buy used appliances. Bay Washers. 467-6122.

UPRIGHT, 20CU.FT., FROST-FREE freezer, \$150. Call 467-4769

83 Items For Sale

3 WINDOW AC'S FOR SALE. All repairs done half-price in shop. Freon \$28.50; cleaning \$28.50; small motors \$45 installed; lg. motors \$85 installed. Bring-in service only. Sell, buy & trade. We dispose of old units for free. 467-6849.

\$79 DISH NETWORK. Basic install SPECIAL! When you purchase a Model 3720 Dual LNB System. 40 channels \$19.99 per month. 228-831-0086 or 800-832-3316

BOB'S LIVE FAT CRABS. Open after 12 noon. Pleasure St., Lakeshore. 467-6614.

STEPPER \$50.00, MTN BIKE 18 speed \$80.00, ladder racks van \$50.00. 452-0951

84 Furniture

PATTIFF'S FURNITURE: Just arrived, house full of good used furniture: Recliners \$25 up; computer desks \$20 up; large dining tables \$75 up. Desks \$10 up. T.V. stands \$2 up; Microwave stands \$20 up. Like new mattress sets \$50 up; dressers \$35 up; beds \$10 up. Lots of Bargains. 134 Sycamore, 467-8357.

85 Building Materials

STEEL BUILDINGS. CANCELED order forces liquidation of 5 buildings. 16x24, 25x32, 30x44. Free delivery. These won't last long. Call NOW 1-888-847-3710.

CERAMIC TILE: Inter ceramic, Summitville, DAL, KPT, Lauff. 500,000 sq. ft. in stock. Attention: Builders. Fljormen, special prices. 88¢ sq. ft. ... \$1.80 sq. ft. 1-800-233-6702. **FLOOR STORE,** Sidelld, 1725 Gause Blvd. off I-10, next to Smith & Jones, Buildmart.

METAL ROOFING/SIDING - 6 colors galv. to 24ft. length. 38" wide-28 ga. galv. 99¢ ft. Colors, \$1.19 ft. V-crimp & corrug. 64¢ ft. Ridge cap, rake & corner, purlins \$1.00 ft. Roofing/Siding from \$14.90 sq. Warehouse Sales, Sidelld, LA Exit 263 I-10. 800-842-6646.

METAL SHELVING APPROX. 40ft. or more, two sides \$150.00; wood shelving, heavy duty, best offer. Call to see 463-9895

BUILDING FOR SALE: 12x18 office or ad on. Hardwood floor, tongue & groove heart pine walls, cypress picture window & windows, gas heat, air conditioning. Can be delivered on site. Make offer. 467-9751 for appointment.

88 Tools, Machinery

GOOD TRACTOR. MF35, GAS, NEWLY rebuilt motor, 5ft box blade/bush hog \$4000. All in good condition 255-3778. Leave message.

New Metabolife 356™ Independent Distributor. Call Patty and get started today. 467-3028. If no answer, please leave message. 1-820-404-2899

93 Yard Sale

168 LAKESIDE DR., WAVELAND, 8-4. Saturday, Oct. 2

803 CORINTH, B.S.L. FRIDAY, 9a.m.-11. Pokenom cardlights, assorted vacuum cleaners, ceiling lights, baby watercrist, etc.

2 FAMILY YARD SALE SATURDAY. 7a.m.-3p.m. Household items, adult and children's clothes, dining table w/8 chairs, toys, knick-knacks. 5160 Oak Street, Clemont Harbor.

5 FAMILY GARAGE SALE. Items too many to list. 115 Yarrowborough Place in Idlewood Subdivision. 8:00a.m. Sat., Oct. 2.

YARD SALE. 248 CITIZEN, BSL 7a.m.-12 Saturday. Bunk bed, aquariums, 2 metal desks, and more.

DIAMONDHEAD. 6816 AWINI ST., Saturday, Oct. 2, 8a.m.-12p.m. No Early Birds! Clothes, knic-knacks, tools & household items

EVERYDAY IS SALE DAY AT YOUR Bay St. Louis Goodwill Store, Bay Mall Shopping Center, Dunbar & Highway 90. Mon. thru Sat. 9 a.m. to 5 p.m. 467-7277.

FALL CLEANUP SALE. SAT. & SUN. Oct. 2 & 3 7:30a.m.-5:00p.m. 11046 Missouri St. (off Hwy 603 to Lagen, stay on blacktop road, right at stop sign, 1st house on right.)

FOUR YARD SALES ON ONE ROAD. Road 350 in the Dedeaux Community starting 7:30 on Saturday 10-2-99

GARAGE SALE: SAT., OCT. 2, 8:00-4:00. 501 Turner St., Bay St. Louis. Adult and children's fall clothes; jackets, coats, sweaters, excellent condition. Toys, dishes, bike, books, picture frames, ironing board and much more.

GARAGE SALE. 6452 APELEHAMMA ROAD, Diamondhead, Sat., Oct. 2, 7:00-noon

LARGE YARD SALE. ANTIQUE COOK stove, organ, sofa, knic-knacks, dresses size 6, shoes 6 1/2 & 8 1/2. 1st & 2nd. 532 Main St.

MULTI-FAMILY. DINNING ROOM CHAIRS, 8ft. xmas tree, girls & boys clothes, toys, glasses, much much more. Sat 8-4 602 Esplanade off Hwy 90 & Dunbar.

OCT. 1ST & 2ND, 8A.M.-TILL, clothing, shoes, other misc. items. 1120 Waveland Ave., Waveland, MS.

PICAYUNE, MS, STREET FAIR. Saturday, Nov. 6 and Sunday, Nov. 7 (9:AM-5:PM). Two day booths-\$45. Call 601-798-0885. Antiques, Collectables, Art work, Crafts, Food, and Entertainment. Please come. Offering Southern Hospitality.

SIDEWALK SALE. CORNER OF MAIN St. and Touline, Sat. 2nd, 8-1, vintage, books, records, lots of other stuff.

ST. VINCENT DE PAUL THRIFTSTORE, 307-D Coleman Ave., Waveland, 10-3, Tues.-Thurs.-Fri., 10-12 Saturday. Baby, mens, womens clothes, housewares, & bric-a-brac.

WAVELAND, 207 MUSIC ST. Saturday, October 2nd, 8a.m.-1p.m. Household items, baby furniture, toys and lots more.

YARD SALE. 9062 1ST AVE. IN Shoreline Park at end of Ocean. Thursday, Friday, Saturday

YARD SALE. SATURDAY 8A.M.-12P.M., 1041 Washington St., BSL. Couch & love seat, comforters, much more.

96 Wanted To Buy

1 TO 2 ACRE WITH TIMBER IN north Hancock County off 603 or 43. 586-0382.

ANTIQUES, COLLECTIBLES, TOOLS, dolls, furniture. One piece or house full. Call 467-2628 days.

QUICK CASH FOR ALMOST ANYTHING before yard sale hassel, moving or cleaning out. We buy households, furniture, antique, tools, toys, bric-brac, etc. Place or house full. No answer leave message. 467-4857.

WANTED: PLAYERS SLOT CLUB CARDS from Jubilee Casino, Gold Shore Casino, Palace Casino. "Top Gun" cards from new Palace Casino, Biloxi Belle Casino and Lady Luck Casino-Biloxi. Also casino hotel room keys. Paying \$1 each. Send all you can, I'll send you a check including postage. Don Phillips, 121 West Monticello St., Brookhaven, MS 39601-3304. Phone or fax 601-833-6891.

WE BUY (OLD) WATCHES, wrist, & pocket, rings, gold, estate pieces, musical instruments, \$ cash \$ Bayou Jewelers. 466-0425.

BAYOU JEWELERS 466-0425 & Watch Repair

126 Campers/Motorhomes

1988 NOMAD 18' TRAILER, \$3,600. 466-2637

1990 MICRO MIN MOTOR HOME, V8, a/c, generator, sell contained. \$1200.000. 467-3832

128 Boats & Motors

12 CENTER CONSOLES TO CHOOSE from, \$5500, and up. 466-4492

14FT, FLAT FIBERGLASS, MAJO TILT trailer, \$1250. 466-6492

16FT BASS TRACKER PRO MODEL 40hp Mercury, galvanized trailer. \$3200. 466-6492

1991 EVINRUDE 115 HP, 85HRS., like new. \$2600. 466-6492

1993 B/CRAFT 14FT., 1998 EVINRUDE, 30HP, electric start, like new, Magic Tilt trailer \$3495. 466-6492

1995 MERCURY 25HP, SHORT SHAFT, hardly been used, \$1500. 466-6492

24FT. JEFFERSON SKIFF \$12,950.00 255-5452

3HP YAMAHA \$450.00. 466-6492

JET SKIS, 7 TO CHOSE FROM, \$1750. and up. 466-6492

MUST SELL! FULLY LOADED, BAY- LINER Clera. 95 Volvo Penta I/O engine. \$10,000 obo. 463-0025.

136 Automobiles

91 TEMPO: AUTO, AM/FM, \$1,100. (CELL) 617-0485.

1985 LINCOLN TOWN CAR. 4-dr, loaded, \$2,000. 228-392-6874/after5pm.

1985 TOYOTA COROLLA DELUXE \$1500. Great student car 467-7545

1987 CHEVROLET CELEBRITY, cold air, very nice, \$1000. OBO. 463-1163

91 GEO PRISM LOADED, \$2,700. (Cell) 617-0485.

1987 MAZDA RXL, 5 SPEED, maroon, needs a little work, \$1875. 463-1281

64 DODGE DART, 4 DR., GARAGE kept, original paint. \$2,000. 467-0240.

85 MAZDA RX7 SPORT COUPE, \$900. (Cell) 617-0485.

AUTO INSURANCE WITH MONTHLY PAYMENTS as low as \$24. Call Paul Smith Insurance Agency, 467-4607 or 467-1152.

MUST SALE 1921 C-CAB FORD TRUCK, original cab 396 motor. Runs good, automatic, am/fm stereo; \$6,000. or best offer. 467-6054

138 Trucks, Vans

89 BLAZER: LOADED, \$1,800. (CELL) 617-0485.

FORD F-150 XLT, 97, V8, flairside, dual exhaust. Excellent condition, 30k miles, new tires and cargo cover, \$15,500 obo. 467-3601.

1985 FORD RANGER: standard, am/fm tape, \$1,050. (cell) 617-0485.

1986 TOYOTA VAN LOOKS GOOD, NEEDS TRANS WORK, \$375.00. 452-0951

1992 CHEVY S10 TRUCK, NEW tires and battery, good condition, \$3500.00. 467-5048

1993 FORD RANGER XLT, standard, am/fm tape, air conditioning, \$2,500. (cell) 617-0485.

145 Roommates Wanted

ROOMMATE WANTED. PRIVATE bedroom, 1 1/2 bath, utilities included, over looks pool \$225. month. Call 209-1540

147 Apt. For Rent

TAKING APPLICATIONS: 2 BEDROOM townhouse apartment. \$500/deposit, \$625/monthly, 105 DeMontluzin, BSL. 467-4594.

UPSTAIRS, UNFURNISHED, TWO BEDROOM apartment in Bay St. Louis. Central air & heat, pet free environment. \$400.mo. plus deposit. 255-3867.

UPSTAIRS 2 BEDROOM, ALL electric, central heat/air, stove, refrigerator, water included. 205 Union, BSL. \$400/month, \$325/deposit. Lease required 463-0043, 467-3935.

147 Apt. For Rent

2 BEDROOM UPSTAIRS DUPLEX: Shoreline Park, partially furnished, pet-free, \$380/month plus utilities, deposit. 463-1281.

301 N. SECOND ST. AT ST. GEORGE. Old town Bay St. Louis, new 2BR, all appliances, blinds. \$480. 466-0686.

BAY ST. LOUIS, HWY 603, 3 bedroom, 2 bath, \$900/month, \$800/deposit. Available now. 1-888-545-2111.

EFFICIENCY, UNFURNISHED, 3rd lot off beach, 5029 Bodega, Clemont Harbor. Water & grass cutting paid. \$250/rent, \$250/deposit. 504-733-2416 after 5p.m.

GULF GROVE APARTMENTS - Special 1, 2 and 3 bedrooms all with washer/dryer hook-ups. Fireplaces in all 2 bedrooms. Pool, tennis court, club room, & laundry facility on site. 2057 Waveland Ave., Waveland, MS. 467-3122. Mon.-Fri. 8-12, 1-5p.m. & Sat. 10-2p.m.

OAK PARK APARTMENTS, 467-6882. Flexible leases.

ONE BEDROOM COMPLETELY FURN- ISHED waterfront apartment. Jourdan River Subdivision off 603, pet-free environment, \$380/month, \$200/deposit. 255-1264.

ONE BEDROOM FURNISHED APART- MENT. All utilities furnished \$115./week plus deposit. Lakeshore Rd. 467-0850.

ONE BEDROOM COMPLETELY FURN- ISHED, cable. Call 467-8245.

GREAT MOVE IN SPECIAL!!! Great Pass location. One's from \$370; Two's from \$405; and three's from \$505. Call 452-9901.

148 Mobile Homes For Rent

2 BEDROOM MOBILE HOME: WASHER/dryer, basic cable furnished, pet-free. \$450/month, \$300/deposit. Available Oct. 1. Evenings 864-8032.

2 BEDROOM, 1 BATH, HEAT/AIR, carpet, deposit required \$350/month 504-286-3819 leave message on recorder.

2 BEDROOM, WINDOW AIR, Lower Bay Rd., Ansley. 5 minutes to Port Bienville. 467-7850

CUTE 2 BEDROOM TRAILER ON beautiful double waterfront lot located in Bay St. Louis. Boat launch, pets o.k., \$375/month, \$375/deposit. 463-9346.

SMALL 1BDRM IN WAVELAND \$240.mo. plus deposit. 467-5388

149 Mobile Homes For Sale

FLEETWOOD HOMES HAS SPECIAL financing for land and home purchases. Call today 800-256-9956 M-F 8A-7P, Sat. 8A-5P.

7 DAYS ONLY! FLEETWOOD HOMES, \$500 down on a new single or double wide home. Call for pre approval. 800-256-9956.

AAA HOMES "SPRING MADNESS". "Select" model closeout. These homes must go! No "reasonable" offer refused! No dealers please! Call 1-888-643-8332. 378 Voters Road, Sidelld.

FLEETWOOD HOMES WILL OFFER 4 new select 16x80's for \$27,463 with \$1,500 down and notes as low as \$199. 1st qualified buyer receives \$1,000 rebate. 800-256-9956, M-F 8A-7P, Sat. 8A-5P.

HAY
Big Round Bales of
Hay for Sale
255-3082

149 Mobile Homes For Sale

AAA HOMES: BUY "SELECT" SINGLE wide whole as low as \$299mo. w/ minimum down. Buy "Select" multi-sections whole as low as \$399mo. w/ minimum down. Call 1-888-643-8332. 378 Voters Road, Sidelld.

SEPTEMBER MADNESS FLEET- WOOD HOMES Open House. On two spot financing, factory rebates, clearance homes sold at cost. \$500 shopping spree to 1st 5 buyers. Register to win \$10,000 cash. Call today for pre approval. 800-256-9956

AAA HOMES HAS JUST BEEN "AU- THORIZED" (on select models) to match up to a limited amount of your down payment. We'll even help you file Tremendous selections of homes! HURRY!! Call for details. 1-888-643-8332.

BEEN TURNED DOWN FOR FINAN- CING on a mobile home? Help is possible. Call Mr. Price 504-649-7600 or 1-800-256-9956.

CALL 800-256-9956 for Pre Approval on a new Fleetwood Mobile loan. M-F 8A-7P, Sat. 8A-5P.

FACTORY DIRECT REPO'S, CALL for details. 800-256-9956.

FLEETWOOD AAA HOMES IS THE value price leader in your area. Come buy direct from the manufacture and SAVE a BUNDLE. Call us at 800-256-9956 and we'll even pay for your gas to get here. Hours, M-F 8A-7P, Sat. 8A-5P.

FURNISHED AND DECORATED. Double and single wide. Lot models ready and priced to move. Limited # of homes. Make your dreams a reality. Call Fleetwood Homes, 800-256-9956, M-F 8A-7P, Sat. 8A-5P.

INSURANCE FOR YOUR MOBILE HOMES: Best Prices on the Coast. Easy monthly payments. Call Paul Smith Insurance Agency, 467-4607 or 467-1152.

NEED DOWN PAYMENT FOR YOUR new manufactured home??? We accept cars, trucks, boats, motorcycle, etc. Call 800-256-9956 for details, M-F 8A-7P, Sat. 8A-5P.

PLASTIC DAYS OFFER BY FLEET- WOOD HOMES: Overwhelmed with credit card debt? We'll pay off your credit cards and put you in a new home with a monthly note as low as \$199. Call for details, 800-256-9956, M-F 8A-7P, Sat. 8A-5P.

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Owned & Operated by Boudin's Environmental Services LLC

151 Furn. Houses For Rent

180RM COTTAGE ON WATER overlooking in-ground pool, boat dock available. \$350.00 deposit, \$550.00 a month. Available Oct. 18. 467-5828

156 Lots/Acreage

100x138 CITY LOT FOR SALE: Established driveway, shed, mature oak/pine trees, quiet street. Beautiful land for new home. \$13,500. 463-9912.

1 ACRE MOBILE HOME LOT ON PAVED road with all hook-ups including septic, meter pole & water line. \$17,000 owner financing. \$855 down, \$185/monthly for 15 years. Prudential MS Land & Home Sales, Piquette, MS 1-800-654-8924.

3 ACRES IN JOHN'S BAYOU ESTATES, gated community, great place to build your dream home. Convenient to Port, Stennis, and state line. Call Robin at Century 21, 467-3777.

3 WATERFRONT LOTS, READY TO build, cleared, bulkheaded & a boat slip. Call Century 21, 467-3777.

8 LOTS FOR SALE. JORDAN RIVER Oaks Subdivision 228-467-1821

ANSLEY AND EAST ANSLY COMMUNITY, Hancock County. Minutes from Port Blenville. Several parcels from 1 to 20 acres. \$2,500 & up. Call 466-0854.

BEAUTIFUL RESIDENTIAL LOT ON Esplanade Ave., BSL 100'x191', high elevation, mature trees, great neighborhood, \$36,000. 1-225-767-4050.

CLERMONT HARBOR, LAKES S/D, paved road, 3+ acres, lakeside lots, no trailers, \$12,000, off N. Railroad between Clermont & Lakeshore rail crossings. 466-0688.

FOR SALE RIVERVIEW LOT, Jordan River, bulkhead, on Borneo St. 467-3601

JORDAN RIVER SHORES: Near public boat launch, paved street, all utilities. Clubhouse privileges. Owner financing available. Only \$100.00 down. 228-467-5734.

JORDAN RIVER SHORES, PAVED streets, sewer, water, swimming pool, tennis court, boat launch, Clubhouse. \$100/down, owner financing. 463-0043 or 467-3935.

LARGE, HIGH, DRY LOT: Fantastic area, Waveland, all utilities. Owner financing available, \$250.00 down, terms to fit your budget. 228-467-5734.

LOT 50'x154' IN CLERMONT HARBOR. Approx. 150' from beach, high elevation, water & sewage. Asking \$12,500. 463-0801.

WATERFRONT LOT: CLEARED, WITH well, paved street, sewage available, nice location, Shoreline Park. Only \$200.00 down, owner financing. 228-467-5734.

158 Commercial Property

900 SQUARE FEET OF OFFICE OR retail space next to McDonald's on Highway 90. \$650/month. 228-466-3333.

ATTRACTIVE 2400 SQ. FT. CONCRETE block bldg. Ideal for Day Care (\$12K month earning potential) offices, etc. on 1 acre of land. Also included in price. 3BR house w/excellent rental potential. Asking \$150K. Call 467-7149, 516-3139

CHOCTAW VILLAGE: OFFICE & RE- tail space available. Talk to Gary T. Gilmore. 255-4396.

COMMERCIAL SPACE AVAILABLE, Ideal for office, Old Town Bay St. Louis. 466-4848.

HIGHWAY 90 BAY ST. LOUIS, 624 S.F. office building, \$400/month. 467-9766.

OFFICE SPACE DOWNTOWN BSL one block from courthouse. 800 sq. ft., \$600 including utilities and cable. 466-4848.

PROFESSIONAL OFFICE SPACE for lease, 1200sq.ft. 806 Hwy 90 BSL 467-4594

159 Houses For Sale

"BRAND NEW" (UNDER CONSTRUCTION), 3 BR/2 BA, cathedral ceiling, all electric, carport, and outside storage, lg. lot, near beach-120 North St., Waveland, MS. \$80,000. 467-6660.

CUTE BLUE FRAME HOME W/HOME warranty, 2bdm, 1ba, central a/c, front porch, back deck, large back yard. 1006 Waveland Ave. \$54,900.00. Agent owner Mary Wells 467-1951, agent protection.

FOR SALE BY OWNER: 3 BDRM, 2 BATH, 1200 sq. ft., central air/heat, carport, patio, new carpet, ceiling fans & blinds, fenced back yard, \$70,000. 1112 Waveland Ave. 467-5014.

I WILL PAY TOP \$ FOR YOUR PROP- erty, any condition. Will pay all closing cost. Agents protected. O/A. 504-456-6821.

LARGE TWO STORY HOME ON 6 LOTS \$65,000. Needs some completion. Call Charlotte at ERA Bayshore Realty 467-0244

2BR, 1 BATH MOBILE HOME ON 3 lots, fenced & storage bldg. \$33,000. Call Charlotte at 467-0244, ERA Bayshore.

QUIET & SECLUDED, DEEP WATER well, new central air & heat unit, 2 bedroom, 1 bath, surrounded by privacy fence on 1 acre of land. \$57,000. Gold Coast. Beeper 516-2088 or 467-4479 leave message.

BAYOU JEWELERS & Watch Repair 466-0425

161 Condo Rent/Sale

2BDRM FULLY FURNISHED, EXECU- tive, condo, 1/2 block from beach. \$1300.mo. Majestic Shores Realty 690-9065 or 880-4370 pager.

Public Notice

SUBSTITUTED TRUSTEE'S NOTICE OF SALE
WHEREAS, on December 8, 1993, Gregory A. Martin and Lisa M. Martin, Trustees for the benefit of Hancock Mortgage Corporation, a Mississippi Corporation, which deed of trust is of record in the office of the Chancery Clerk of Hancock County, State of Mississippi in Book 443, Page 696; and
WHEREAS, said Deed of Trust was subsequently assigned to Camaron Mortgage Company by instrument dated January 8, 1995 and recorded in Book 444 at Page 697, of the aforesaid Chancery Clerk's office; and
WHEREAS, Camaron Mortgage Company has heretofore substituted J. Gary Massey as Trustee by instrument dated July 11, 1995 and recorded in the aforesaid Chancery Clerk's Office in Book 563 at Page 428; and
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Camaron Mortgage Company, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust, and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on October 1, 1999 offer for sale at public outcry and sell with the highest bid (being between the hours of 11:00 a.m. and 4:00 p.m.), at the Main door of the County Courthouse of Hancock County, located at BAY SAINT LOUIS, Mississippi, to the highest and best bidder for cash the following described property located in Hancock County, State of Mississippi, to-wit:

Lot 12, Block 4, First Addition to Unit 8, DIAMOND-HEAD, Phase 1, according to the map or plat of said subdivision on file and of record in the office of the Chancery Clerk of Hancock County, Mississippi. I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on August 26, 1999.
J. Gary Massey
Substituted Trustee for Camaron Mortgage Company

Shapiro & Massey, L.L.P.
Depot Guaranty Building
200 East Capitol Street, Suite 1745
Jackson, Mississippi 39201
(601) 968-9986

9/9, 9/16, 9/23, 9/30/99

IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI
JUDY GALARZA, PLAINTIFF
VS.
JOHN SILVY, JR. ET AL, DEFENDANTS

PUBLICATION SUMMONS
TO: (A) John Silvy, Jr., if alive, whose last known address was 500 Hammond Highway, New Orleans, Louisiana, 70124, whose present address, both street address and post office address, is unknown, after diligent search and inquiry; and if dead, the unknown heirs at law or devisees of John Silvy, Jr., whose post office and street address are unknown, after diligent search and inquiry; (B) any and all other persons having or claiming any legal or equitable interest in the following land:

Parcel 1: Lot 4, Blk. 312, Shoreline Park, Unit 3, Addition #1
Parcel 2: Lot 5, Blk. 312, Shoreline Park, Unit 3, Addition #1
Parcel 3: Lot 6, Blk. 312, Shoreline Park, Unit 3, Addition #1

You have been made a Defendant in the suit filed in this Court by Judy Galarza, plaintiff, whose address is c/o John A. Scalfie, Jr., Esq., P.O. Box 70, Bay St. Louis, Mississippi 39520.

The complaint filed against you has initiated a civil action alleging legal ownership of the above described property and seeking to quiet and confirm title. You are required to file with the Clerk of this Court a written answer either admitting or denying each allegation in the complaint; and, in addition, a copy of your written answer should be either mailed or hand delivered to John A. Scalfie, Esq., plaintiff's attorney, whose address is P.O. Box 70, Bay St. Louis, Mississippi 39520.

YOUR ANSWER MUST BE FILED NOT LATER THAN THIRTY DAYS AFTER THE 18th DAY OF September, 1999, WHICH IS THE DATE OF THE FIRST PUBLICATION OF THIS SUMMONS. IF YOUR ANSWER IS NOT SO MAILED OR DELIVERED, A JUDGMENT BY DEFAULT MAY BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER RELIEF DEMANDED IN THE COMPLAINT.

WITNESS My signature and official seal this, the 14 day of September, 1999.
(SEAL)
TIMOTHY A. KELLAR
BY Janet Ladner

9/16, 9/23, 9/30/99

IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI
IN THE MATTER OF THE LAST WILL AND TESTAMENT OF BETTY LILLY BENSABAT, DECEASED
NOTICE TO CREDITORS
C.A. NO. 99-0709

Letters Testamentary having been granted by the Chancery Court of Hancock County, Mississippi, on the 17 day of Sept., A.D. 1999, to the undersigned upon the Estate of Betty Lilly Bensabat, deceased, in Civil Action No. 99-0709, notice is hereby given to all persons having claims against said estate to present the same to the clerk of said Court for probate and registration according to law within ninety (90) days after the publication of this notice to creditors. A failure to probate and register claims within said time will operate to forever bar such claims.

THIS, the 17 day of Sept., A.D. 1999.
CAROLINE BENSABAT MARSHALL, Executrix of the Estate of Betty Lilly Bensabat, Deceased
E. BRAGG WILLIAMS, III, MS BAR NO. 7234
WILLIAMS WILLIAMS & MONTGOMERY, P.A.
P.O. BOX 113
Poplarville, MS 39470
9/22, 9/30, 10/7/99

NOTICE OF SALE
WHEREAS, the United States of America, acting by and through the United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned and covering certain real estate hereinafter described located in Hancock County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State

GRANTORS: Shane A. Lafontaine and Lisa M. Lafontaine
DATE EXECUTED April 26, 1991
TRUST DEED BOOK 351
PAGE: 681

GRANTORS: Shane A. Lafontaine and Lisa M. Lafontaine
DATE EXECUTED: Corrected May 20, 1991
TRUST DEED BOOK 352
PAGE: 147

WHEREAS, default has occurred in the payment of the indebtedness secured by said deed(s) of trust, and the United States of America, as Beneficiary, has authorized and instructed me as Substitute Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction in accordance with the statutes made and provided therefore.

THEREFORE, notice is hereby given that pursuant to the power of sale contained in said deed(s) of trust and in accordance with the statutes made and provided therefor, the said deed(s) of trust will be foreclosed and the property covered thereby and hereinafter described will be sold at public auction to the highest bidder for cash at the North front door of the County Courthouse in the city of Bay St. Louis, Mississippi, in the aforesaid County and will sell within legal hours (being between the hours of 11:00 AM and 4:00 PM) on October 4, 1999, to satisfy the indebtedness now due under and secured by said deed(s) of trust.

I will convey only such title as is vested in me as Substitute Trustee.

The premises to be sold are described as: Beginning for survey and true point of beginning at Iron pin in SW intersection of Waveland Ave. and Shipp Street; thence go South 39 degrees east along Waveland Ave. for 76.0 feet to iron pin; thence go South 51 degrees west and right angles to Waveland Avenue for 150.0 feet to iron pin; thence go North 39 degrees west for 76.0 feet to iron pin; thence go North 51 degrees east for 150.0 feet along SW line of Shipp Street to iron pin on SW line of Waveland Avenue and point of beginning. Being all of lot one and one-half 28.0 feet of Lot 2 in Block 10 Green Acres Addition to Waveland, Mississippi, Hancock County, Mississippi.

September 9, 1999
Date

Carol M. Cowart
Substitute Trustee
Duly authorized to act in the premises by instrument dated August 21, 1998, and recorded in Book 1, Page 7, of the records of the aforesaid County and State.

9/9, 9/16, 9/23, 9/30/99

Public Notice

STATE OF MISSISSIPPI
COUNTY OF HANCOCK
SUBSTITUTED TRUSTEE'S NOTICE OF SALE
WHEREAS, on March 26, 1997, Edna Blanche and wife, Rosemary B. Blanche, executed a Deed of Trust to Donald R. Jones, Trustee for the use and benefit of American Home Mortgage Co., which Deed of Trust is on file and of record in the office of the Chancery Clerk of Hancock County, Mississippi, in Deed of Trust Book 478 at Page 243 thereof; and
WHEREAS, said Deed of Trust was subsequently assigned to Hancock Mortgage Corporation by instrument dated February 1, 1998 by instrument recorded in Book 561 at Page 477 of the records in the office of the aforesaid Chancery Clerk; and
WHEREAS, said Deed of Trust was subsequently assigned to Hancock Mortgage Corporation by instrument dated February 1, 1998 by instrument recorded in Book 561 at Page 477 of the records in the office of the aforesaid Chancery Clerk; and
WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the north front door of the County Courthouse of Hancock County, Mississippi, on the 15th day of October, 1999, the following described land and property being the same land and property described in said Deed of Trust, situated in Hancock County, State of Mississippi, to-wit:

Sublot Ten (10) and Eleven (11), Block A, BELLE ISLE SUBDIVISION, a subdivision according to the official map or plat thereof on file and of record in the office of the Chancery Clerk of Hancock County, Mississippi, in Plat Book 2 at Page 39 thereof, reference to which is hereby made in aid of and as a part of this description.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 15th day of September, 1999.

LEM ADAMS, III
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
9/23, 9/30, 10/7, 10/14/99

IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI
DIAMONDHEAD COUNTRY CLUB AND PROPER- ty OWNERS ASSOCIATION, INC. PLAINTIFF
VERSUS
RICHARD BLITZ AND MELANIE BLITZ
DEFENDANT(S)

SUMMONS BY PUBLICATION
TO: MELANIE BLITZ
4730 ALPHONSE DRIVE
METAIRIE, LOUISIANA 70006
CAUSE NO. 99-0578

You have been made a Defendant in the suit filed in this Court by Diamondhead Country Club and Property Owners Association, Inc., Plaintiff, seeking a money judgment and to enforce a lien. Defendants other than you in this action are none.

You are required to mail or hand-deliver a written response to the Complaint filed against you in this action to Honorable Patricia H. Willis, the attorney for the Plaintiff, whose mailing address is P.O. Box 128, Bay St. Louis, Mississippi 39520, and whose street address is 5407 Indian Hill Blvd., Diamondhead, Mississippi 39525.

YOUR RESPONSE MUST BE MAILED OR DELIVERED NOT LATER THAN THIRTY (30) DAYS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS SUMMONS. IF YOUR RESPONSE IS NOT SO MAILED OR DELIVERED, A JUDGMENT BY DEFAULT WILL BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER RELIEF DEMANDED IN THE COMPLAINT.

YOU must also file the original Answer with the Clerk of this Court within a reasonable time after ward. Issued under my hand and the seal of said Court, this 21st day of September, 1999.

TIMOTHY A. KELLAR
CHANCERY CLERK OF HANCOCK COUNTY, MISSISSIPPI
BY: Larnell Scarborough
(SEAL)

9/26, 10/3, 10/10, 10/17/99

PUBLIC HEARING NOTICE
The Bay St. Louis City Council will conduct a public hearing on Tuesday, October 19, 1999 in order to determine if the following described property should be declared a menace to the public's health, safety and welfare:

James Neacise - property located 334 Eighth Street and described as Bay St. Louis Land & Improvement Co., First Addition, Block 3, Lots 10 & 11, Fourth Ward, Bay St. Louis, Hancock County, Mississippi, parcel #1371-0-35-103.001, said to be owned by James Neacise on the Hancock County tax rolls.

The public hearing will be held at 7:00 p.m. in the City Hall Annex, 111 Court Street. All interested parties are invited to attend.

PAULA C. FAIRCOURT
CLERK OF COUNCIL
9/30/99

PRELIMINARY NOTIFICATION OF INTENT TO FILE APPLICATION WITH RURAL UTILITIES SERVICE

The Kdin Fire and Water Protection District intends to file an application for funding through the U.S. Department of Agriculture Rural Utilities Service (RUS). The specific elements of this proposed action are as follows: Expand their existing water system by construction of a new 500 GPM water well. Booster station and distribution lines to provide additional water service to approximately 390 customers in the Fenton, Cuevastown and Calahoula areas.

9/30/99

WATERFRONT LOTS! • OWNER FINANCING AVAILABLE!
On-site sewage, low down payment, 10% interest up to 20 years! For more information, call PATSY DUBUISSON, 467-0244.

Public Notice

SUBSTITUTED TRUSTEE'S NOTICE OF SALE
WHEREAS, on March 26, 1997, Edna Blanche and wife, Rosemary B. Blanche, executed a Deed of Trust to Donald R. Jones, Trustee for the use and benefit of American Home Mortgage Co., which Deed of Trust is on file and of record in the office of the Chancery Clerk of Hancock County, Mississippi, in Deed of Trust Book 478 at Page 243 thereof; and
WHEREAS, said Deed of Trust was subsequently assigned to Hancock Mortgage Corporation by instrument dated February 1, 1998 by instrument recorded in Book 561 at Page 477 of the records in the office of the aforesaid Chancery Clerk; and
WHEREAS, said Deed of Trust was subsequently assigned to Hancock Mortgage Corporation by instrument dated February 1, 1998 by instrument recorded in Book 561 at Page 477 of the records in the office of the aforesaid Chancery Clerk; and
WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the north front door of the County Courthouse of Hancock County, Mississippi, on the 15th day of October, 1999, the following described land and property being the same land and property described in said Deed of Trust, situated in Hancock County, State of Mississippi, to-wit:

Sublot Ten (10) and Eleven (11), Block A, BELLE ISLE SUBDIVISION, a subdivision according to the official map or plat thereof on file and of record in the office of the Chancery Clerk of Hancock County, Mississippi, in Plat Book 2 at Page 39 thereof, reference to which is hereby made in aid of and as a part of this description.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 15th day of September, 1999.

LEM ADAMS, III
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
9/23, 9/30, 10/7, 10/14/99

STATE OF MISSISSIPPI
COUNTY OF HANCOCK
NOTICE OF TRUSTEE'S SALE OF LAND
LEE STELLER L. JONES, Trustee for DAVIS HAWN, Beneficiary, which Deed of Trust is dated March 22, 1999, and which is recorded in deed of Trust Book 548 at Page 172 thereof, in the records of Mortgages and Deeds of Trust on Land in the office of the Chancery Clerk of Hancock County, Mississippi; and
WHEREAS, the Deed of Trust covers the following described land and property situated in Hancock County, Mississippi, and more particularly described as follows, to-wit:

A parcel of land situated in the Northeast Quarter (1/4) of the Southwest Quarter (1/4) of Section 13, Township 6 South, Range 14 West, Hancock County, Mississippi being more particularly described as follows to-wit:

Commencing at an iron pipe at the Northwest corner of the Northeast Quarter (1/4) of the Southwest Quarter (1/4) of said Section 13; Thence along the Quarter (1/4) Section Line, South 01 degrees 09 minutes 51 seconds East a distance of 487.38 feet to an iron rod found at the Point of Beginning; Thence further along the Quarter (1/4) section line, South 09 degrees 37 minutes 55 seconds West a distance of 572.48 to an iron rod found; Thence South 09 degrees 49 minutes 53 seconds East a distance of 537.63 feet to a spike found in the center line of Standard-Dedeaux Road; Thence along centerline, North 14 degrees 33 minutes 37 seconds West a distance of 591.91 feet to a spike; Thence North 99 degrees 49 minutes 53 seconds West a distance of 382.51 feet to the Point of Beginning.

WHEREAS, default has been made in the terms and conditions of the said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms and conditions of said Deed of Trust, and the legal holder of said indebtedness, DAVIS HAWN, having requested the undersigned Trustee to execute the trust and sell said land and property in accordance with the terms and conditions of said Deed of Trust for the purpose of raising sums due thereunder, together with the attorney's fees and expenses of sale.

NOWHEREFORE, the undersigned Trustee pursuant to such authority and at the request so made, does hereby give notice that he will sell during the legal hours (between the hours of 11:00 o'clock A.M. and 4:00 o'clock P.M.) on the 25th day of October, 1999, in front of the south entrance of the Hancock County Courthouse Bay St. Louis, Mississippi, to the highest and best bidder for cash, the above described land and property subject to those certain mortgages which constitute a first mortgage and a second mortgage, the first being in favor of HANCOCK BANK as recorded in Deed of Trust Book 490 at Page 221 in the office of the aforesaid Chancery Clerk, and the second mortgage being in favor of BRANDILYN STRAHAN as recorded in Deed of Trust Book 548 at Page 172 in the office of the aforesaid Chancery Clerk.

TITLE TO THE ABOVE described land and property is believed to be good, but I will convey only such title as is vested in me as such Trustee.

WITNESS MY SIGNATURE, on this the 24th day of September, 1999.

KENNETH L. JONES, TRUSTEE
9/30, 10/7, 10/14, 10/21/99

NOTICE TO CREDITORS
No. 99-0672
Notice is hereby given that Letters Testamentary on the estate of MARIE ADAMS BURBIDGE, Deceased, were granted to the undersigned by the Chancery Court of Hancock County, Mississippi, on the 14th day of September, 1999, and all persons having claim against said estate are hereby notified to present their claims to the Clerk of said Court and to have them probated and allowed within ninety days from the date of the first publication of this notice, failure to do so will bar the claim.

This 15th day of September, 1999.
MARIE ADAMS BURBIDGE, Deceased
WILLIAM CHARLES BURBIDGE, Executor
ROBERT F. MYERS, JR. (Bar No. 9007)
OWEN & GALLOWAY, P.L.L.C.
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MARKHAM BUILDING
POST OFFICE DRAWER 420
GULFPORT, MS 39522-0420
TEL: (228) 858-2821
FAX: (228) 854-6421

9/23, 9/30, 10/7/99

NOTICE TO CREDITORS
HANCOCK COUNTY
ADMINISTRATOR'S NOTICE TO CREDITORS
CAUSE NO. 99-0671

Letters of Administration having been granted on the 24th day of September, 1999, by the Chancery Court of Hancock County, Mississippi, to the undersigned upon the estate of SEAN FINEGAN, deceased, notice is hereby given to all persons having claims against said estate to present the same to the Clerk of said Court for Probate and registered according to law within 90 days from this date, or they will be forever barred.

This 24th day of September 1999.
CARMEN FINEGAN, Administrator
CLEMENT S. BENVENUTI
Attorney for Administrator
125 Court Street
P.O. Box 585
Bay St. Louis, MS 39520
(228) 467-0744
MS BAR NO. 2435

9/30, 10/7, 10/14/99

LEGAL NOTICE
NOTICE OF PUBLICATION OF FINAL SETTLEMENT OF CONTRACT
Notice is hereby given that the contract between the Department of Transportation Commission of the State of Mississippi, Jackson, Mississippi, on the one part, and Smith, Painting & Contracting, Inc., Hattiesburg, Mississippi on the other part, dated the 17th day of October 1997 for the construction of a project designated as State Project Number 91-6000-00-009-10 being a Cleaning and Painting project at four bridge sites, in George & Hancock Counties Mississippi, has been fully and completely performed and final settlement thereunder has been made. This Notice is given under Section 31-5-53, Mississippi Code of 1983 as amended in pursuance of the authority conferred upon me by order of the State Department of Transportation Commission in Minute Book 24, Page 1460.

Dated this 16th day of September 1999.
MISSISSIPPI DEPARTMENT OF TRANSPORTATION
BY: Linda O. Ferrell
Secretary to Commission
(SEAL)

9/30/99

NOTICE TO CREDITORS
IN THE MATTER OF THE ESTATE OF ANNA CAROLINE LOVE
AMANDA COLLINS LOVE, PETITIONER
RULE #1 BIRMINGHAM
(Summarized by Publication)
CAUSE NO. 99-0682

THE STATE OF MISSISSIPPI
TO: THE UNKNOWN HEIRS-AT-LAW, WRONGFUL DEATH BENEFICIARIES, AND ALL OTHER PERSONS CLAIMING ANY RIGHT, TITLE OR INTEREST AS HEIRS OF THE ESTATE OF ANNA CAROLINE LOVE, DECEASED, whose present residence and address is unknown.
You have been made a Defendant in the suit filed in this Court by Amanda Collins Love, Administratrix of the Estate of Anna Caroline Love, Deceased, whose address is 18350 Annul Place, Diamondhead, Mississippi. The Petitioner is seeking to have Amanda Collins Love, William Russell Love, William Russell Love, Jr. and Amy Catherine Love adjudicated as the only statutory wrongful death beneficiaries and heirs at law of Anna Caroline Love, deceased.

Take A Night Out



En Vogue showcases songs

Since their 1990 debut, En Vogue have been captivating audiences with their soulful sound, ever fashionable look and cosmopolitan style. The have two full-length multiplatinum albums to their credit and a list of hit songs a mile long. They will be performing their magic on October 16 at the Mississippi Coast Coliseum in the "KBkids.com StarSkates Ice Jam," presented by Grand Casinos.

Grand Casinos present big-name entertainers

The Gulf Coast will be jammin' in October when "KBkids.com StarSkates Ice Jam" comes to the Mississippi Coast Coliseum for a show to remember.

Presented by Grand Casino Gulfport and Grand Casino Biloxi, this happening is officially identified as a Biloxi Tricentennial Event. Northwest Airlines is also a sponsor of this big-name entertainment show.

For the first time ever, StarSkates is bringing together the world of figure skating with live performances from favorite musical groups.

Figure skating has come a long way, but never before has the world seen the likes of Katarina Witt and Elvis Stojko jamming to the live performances of Big Bad Voodoo Daddy and En Vogue.

It will be a show to remember with pop, rock, salsa and swing as the backdrop to unbelievable skating feats.

The list of performers reads like a who's who of the skating and music world. Skating fans will be treated to live performances by Katarina Witt, Elvis Stojko, Surya Bonaly, Philippe Candeloro, Denise Biellmann, Rudy Galindo, Oksana Kazakova and Artur Dmitriev, and Elena Berezhnaya and Anton Sikharulidze.

All these world championship skating greats will be doing

double axles to the live performances of Big Bad Voodoo Daddy, En Vogue, Joey McIntyre, and Carlos Ponce.

This special show will take place on October 16, 7 p.m., at

This pair of Russian skaters has been performing together since 1995. With their intricate choreography and lyrical artistry, they have won the Gold Medal in the 1998 Winter Olympics as well as the Goodwill Games, the World Team Championship and the World Pro Championship in 1998.



the Mississippi Coast Coliseum in Biloxi, Mississippi, and it will have the audience rockin' and rollin'. Tickets on sale now at Grand Casino Gulfport, Grand Casino Biloxi, Mississippi Coast Coliseum, and all TicketMaster outlets.

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STIGMATA
2:45, 4:45, 7, 9

RUNAWAY BRIDE
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SIXTH SENSE
2:30, 4:30, 7, 9

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Season tickets on sale for Opera's Emerald Anniversary season

Mississippi Opera announces its plans to produce two world famous operas and a 55th Emerald Anniversary Concert Gala to comprise the 1999-2000 subscription season.

Don Giovanni, 55th Anniversary Concert Gala and La Boheme will highlight Mississippi Opera's 55th season.

The season opens Nov. 5 and 7 with one of the world's most popular works.

Don Giovanni can have any woman he wants... and does. But nothing stings like a woman scorned and this lecher-

ous Don is now in for the fight of his life.

When the bill does arrive for his life of sin, Don Giovanni comes up, well, a little short because... In Hell, they don't accept American Express.

On Jan. 15, 2000, the opera will celebrate its 55th Emerald Anniversary in grand style with this gala concert of opera's "greatest hits."

Great artists, accompanies by the Mississippi Opera chorus singing favorite selections from favorite operas, Madamma Butterfly to Aida, to The Barber of Seville and many more.

The 1999-2000 season culminates March 31 and April 2 with Puccini's LaBoheme.

Here is love with a capital "L" that not even death itself can destroy.

La Boheme is sponsored in part by Mississippi Chemical Corporation, the Mississippi Arts Commission and the Arts Alliance of Jackson and Hinds County.

Friday and Saturday performances will begin at 7:30 p.m. and Sunday matinees will begin at 2 p.m. at Thalia Mara Hall in

downtown Jackson.

All performances will feature projected English titles.

For tickets call the Mississippi Opera box office at 601/960-2300 or 877/MSOPERA (676-7372).

Season subscription discounts are available for senior citizens, students and groups of 10 or more.

Happy 7th anniversary at Casino Magic Bay St. Louis

Seven is Casino Magic Bay St. Louis' lucky number in September. Not only is it the casino's 7th anniversary, Casino Magic Bay St. Louis is celebrating the 1970s as part of their countdown to the millennium.

Guests may register for the "Movin' & Groovin'" RV Give-away, and can stop by the Magic Money Players Club to pick up a free entry and to find out how to earn additional entries.

Or, you can just simply "shake, shake, shake it" with KC and the Sunshine Band on the Casino's anniversary, tonight.

Today, Casino Magic Bay St. Louis celebrates seven years on the Mississippi Gulf Coast!

There will be free cake in the lobby starting at 10 a.m., free anniversary T-shirts to the first 777 guests beginning at 7 a.m., and a \$7,000 Hot Seat Slots promotion, from 6 to 10 p.m.

Guests using their Magic Money players card will be randomly selected to get in the



Casino Magic celebrates its seven-year anniversary tonight with KC & The Sunshine Band at 8 p.m. Tickets are \$20, \$25 and \$30. Then, on Friday, October 1, country comes to town with Aaron Tippin at 9 p.m. Tickets are \$15, \$20 and 25. For tickets to either show, call 1-800-562-4425, extension 4535 or any TicketMaster outlet.

"cash box" and grab as much cash as they can.

And of course, to wind the night down (or up for some people) KC and the Sunshine Band will be shakin' their booties in

the Magic Entertainment Complex at 8 p.m.

On Oct. 1, Aaron Tippin will perform at 9 p.m. in the Magic Entertainment Complex.

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Is your house crying for a facelift?

(ARA) - Do you love your house, but are exhausted by the yearly maintenance it requires to keep it looking good? Scraping, priming and painting can often be an unwelcome chore. Maybe you should consider a more permanent solution.

Think of all the time, money and hassle you would save with durable seamless siding that won't rot, peel, flake, blister or rust.

Duane and Becky Slusher realized they needed new siding when they couldn't keep their stucco home looking good anymore.

Duane says, "We have lived here for 30 years and have had to paint our house every year just to have it peel and flake off shortly after that."

Having to repaint every year is just one sign that should make you think of a more permanent solution. Another sign might be that your wood siding is beginning to rot or your vinyl siding is starting to fade or warp.

You have a few options when considering changing your home's exterior. You can continue to repaint your wood siding every few years, apply box siding yourself or have the work professionally done.

Normal box siding comes in standard 12-foot lengths, resulting in many splices that collect dirt and moisture. You can install this kind of siding

yourself, but it requires a lot of preparation.

Lumberyard foreman Kyle Johnson says, "To do a project like this yourself is very time consuming. You need to be willing to take some time off from work and away from your family." He adds, "You will also need to purchase or rent the necessary tools and equipment. These include J-channel notches, snips and a skill saw. You might also need to rent scaffolding and a couple of 30-foot extension ladders, if you don't already own them."

A few problems can occur when you buy standard 12-foot box siding. One is that you may think you are getting the same color only to find out that when you open the box, it's not the same. Also, if you need to replace a piece of siding some time in the future, your color or style may be discontinued. Another problem is that your siding may have faded and the color doesn't match anymore. You should also pay close attention to what is all included in the box siding warranty.

Box siding, vinyl siding and painting may initially appear to be cheaper; however, it must be replaced or repainted often, making it actually more expensive. A company such as ABC Seamless can install the siding right over your existing exterior, adding insulating properties that can lower your heating and cooling costs. Your new

seamless siding will more than pay for itself over time with the money you'll save on not having to repaint and with lower utility bills. Also, if you sell your home, seamless siding can increase the value of your home and the selling price.

Duane says, "When we began thinking of replacing our stucco with siding, our biggest concern was that we never wanted to paint again." He adds, "We wanted to find a solution that would help us accomplish just that."

When determining whom to trust to install your siding, consider the following tips. Compare companies and always ask questions. Check with your local consumer-reporting agency and talk with homeowners who have had their house done.

By hiring a professional team of installers to apply your siding, you won't have to deal with finding the right tools and the right equipment. Also, your mind will be clear of all of the work and clean up that comes with doing a home improvement project.

Having good siding on your home is essential. Seamless siding provides stability for resistance to buckling and the wavy appearance that can result from expansion and contraction caused by weather changes. Seamless siding also

VINYL—PAGE 6



Alesia Fouasnon

Alesia Fouasnon, ABR, GRI is celebrating 9 years in the real estate industry. She is a full time Real Estate Professional with earned designations as a Accredited Buyers Representative and a GRI designation. Alesia is a Million Dollar producer and currently serves as Vice Chairman of the local RPAC committee.

To better serve clients deciding to list their homes or land Alesia teamed up with ERA's top agent Sessie Manieri, GRI as listing partner. Team-era has increased service and sold homes faster, which is most important. Two agents at no extra cost for the owner, but all the advantages. She says its been GREAT her clients are so satisfied it proves the campaign slogan. 1st in Service and 1st in Customer satisfaction. And that's what its all about! Give her a call at 467-0244, visit her on her web site, team-era.com or e-mail Alesia at Alesia@team-era.com.

ERA Bayshore Realty
640 Hwy 90 • Bay St. Louis
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Louise Echavarria

Louise has been with Getrude Gardner since 1996.

In 1997 she received to Top Producer Club Gold Award and became a member of the Presidents Club.

In 1998 she received the Silver Award and the Gold Achiever Award.

In 1999 she received the Top Block Award and looks forward to a good fiscal year.

Gertrude Gardner Realtors
1015 Hwy 90 • Bay St. Louis
(228) 467-1602 • 1-800-892-1602



Guy Hartness

Local branch manager, Harry Plascik, recently announced the appointment of Guy Hartness to the position of Senior Loan Officer in charge of new purchases. Mr Hartness is a 14-year resident of the Gulf Coast and a former local business owner. He completed his B.S. at University of Southern Mississippi. His knowledge and expertise will be an asset to my office as well as the local real estate industry.

Plaza Mortgage, home of the four hour loan approval, opened in 1992. Headquartered in Metairie, LA., it now has 13 offices in five states. Our local office is centrally located on the Mississippi Gulf Coast at 420 Eisenhower Dr. Suite C-2. At Plaza Mortgage, we specialize in only one thing-home loans. Whether it be new home purchase or refinancing. We offer as many, is not more, programs than anyone on the coast. From Conventional, FHA, and VA, to Non-Conforming loans. We offer solutions. Our rates are competitive, our approvals are fast, and our reputation remains unblemished. Plaza's pre-qualification plan saves you and your realtor valuable time. We have recently implemented new programs including but not limited to "No Junk Fees", overall debt ratios as high as 50%, and 100% purchase plans.

"We want to be the premier lender on the Coast" said Mr. Plascik, "and we have the resources and personnel to accomplish that task."

Plaza Mortgage
240 Eisenhower Dr. Suite C-2
Biloxi, MS 39531
(228) 385-7733

Horticultural math: divide to multiply

By Norman Winter
MSU Horticulturist
Central Mississippi Research
& Extension Center

Propagating favorite plants is something every gardener wants to do at some time. This is a good time of the year to put the thought into practice.

Division equals multiplication when you talk about perennials. Dividing not only makes your perennial garden better, but gives you additional plants to create wonderful new gardens. The rule of thumb is to divide perennials in the season opposite their bloom.

Some perennials can be divided at just about any time, but there is always a recommended or ideal time. Two popular plants in Mississippi are irises and daylilies, and both are good candidates for fall division.

To begin a new planting of bearded iris, remove the rhizome from the parent clump. The entire clump can be removed with a spading fork and divided, or you can remove the individual rhizomes from the sides of the plant.

Remove old rhizomes that have bloomed and no longer serve any purpose except to hold the clump together. The new planting can consist of either twin rhizomes or a single rhizome. When transplanting, be sure to cut about half the foliage away from the fan.

The best time for transplanting daylilies is late summer and early fall. A plant moved in the late summer usually has a better bloom the following season than a plant moved in spring.

To divide the plants, loosen them with a spade fork or sharp shooter about 6 to 8 inches from the clump on all sides of the plant. Lift the plant. The clump will consist of several plants. Separate them from one another and plant. Remove half the foliage for fall and late spring transplanting.

Propagating plants by cuttings is a fun and rewarding

SOUTHERN GARDENING

horticultural practice.

I give a lot of talks on roses, and someone always wants to know how I root rose cuttings. Probably the best time to root roses is in late fall, even though I do it all season.

The easiest part of the rose to root is the tip of a stem that has recently bloomed. Ideally these tips have withered flowers or hips. It is not uncommon to see people take home roses that had been entered in rose competition and root them.

Remove the flower head or hips down to the first set of healthy leaves. Cuttings should be about 6 to 8 inches long and cut from the parent plant with a sharp pair of pruning shears.

Never let your cuttings dry out. I like to use a rooting hormone purchased from my garden center. Dip the stem in the hormone and place in the medium. My favorite is to use wet sand. Before sticking the cuttings, remove all foliage from their lower halves, but leave the upper half of leaves intact.

Use a pencil to poke a hole in the sand for each individual cutting. Stick the cuttings several inches deep or at least half the length of the cutting. Then place the pot in an area receiving only filtered light and keep moist. In just a few weeks you will have some root-

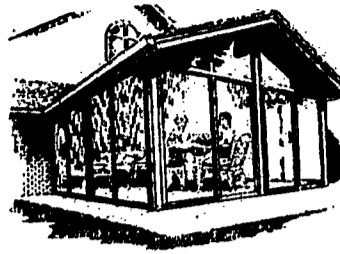
ed roses.

This method works great on buddleia, Mexican bush sage and many woody-type plants. Try taking tip cuttings from lantanas, verbenas and coleus.

(Norman Winter is a horticulturist with Mississippi State University's Extension Service. His office is located at the Central Mississippi Research and Extension Center at 1320 Seven Springs Road, Raymond, MS 39154)

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How to turn your house into a home: seven keys to great decorating

(ARA)—Whether purchasing a new home or just freshening up an existing one, most homeowners need the answer to the age old question of: "Where do I begin! What can I do to turn this house into a home?"

Strangely enough, when

homeowners need advice in various areas of the home, professionals are called in such as consultants in plumbing, heating/cooling, landscaping and cleaning to name a few. Why then do so many homeowners still shy from using the services of a professional interior decorator when making important decorative decisions and purchases for the home?

"Once considered a luxury for the wealthy, decorating services are more of a necessity for today's busy homeowner who can't afford to make costly mistakes," states Carol Donayre Bugg, ASID, author of "Smart & Simple Decorating" (1999, Time/Life).

To ensure homeowners new or old get off to the right start, Bugg offers her 7 Keys to Great Decorating to ensure they'll get the results they are looking for.

1. Be a Keen Observer—make note of what catches your attention most likely, you're attracted to that look! Consciously note of what catches your eye as you flip through decorating magazines, watch decorating shows on cable TV, or you may even check out Internet sites on the home. Make note of the colors, patterns and designs that attract you. Clip pictures and start a file. You may notice a style of a window treatment in one picture, a fabric or color

combination in another, and so on. You will then be better able to draw a conclusion on your taste and style.

2. Take an Honest Inventory—Determine which room or rooms you would like to improve and take an objective inventory of what you already own. Assess your furnishings the way you seasonally review your wardrobe. Next, take snapshots of the room(s). Study the photos carefully, and keep the furniture and accessories you truly love. The easiest and least expensive way to make a notable change is to move some pieces to another room—for both function and design.

3. Make a Work-In-Progress—Is there a special family event or holiday coming up that you would like your project completed by? Determine your time projection for decorating—6 weeks, 6 months, 1 year? A simple, written plan in a loose-leaf binder will help you remain on track. While making the work in progress, consider the scope of the project: a simple coat of a new wall color to complete room makeover with new window treatments, paint or wallpaper, a few furnishings, etc. No matter how small or large the project, ideally at this point you should schedule a complementary at-home design consultation with a professional.

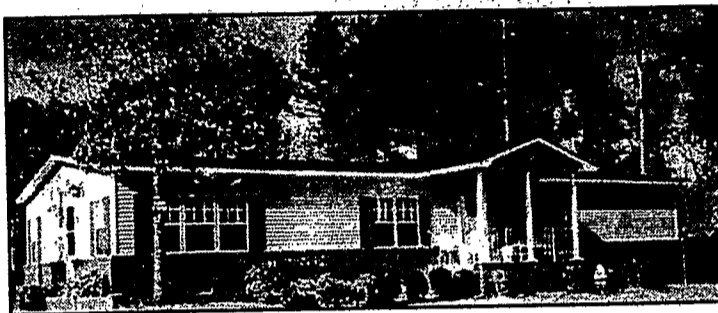
4. Balance Practicality with Panache—In decorating terms, panache is that personal touch you give the ordinary by turning it into something uniquely your own. Adding fringe shades to an average chandelier, displaying a special personal collection gathered over the years, painting a wall an unusual bold color—all are examples of how to personalize your surroundings with your own dash of panache.

5. Study the French—Fabulous fakery has always been a part of French design. Faux finishes are ever popular and can be implemented in many areas of the home. For example, do you wish to wake up a bare wall with a window with a pretty view but don't think you can afford the renovation and landscaping? Have a local artisan paint one!

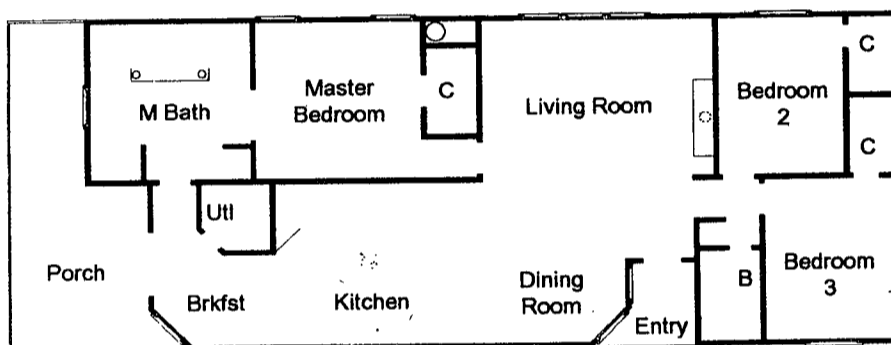
6. Give Change a Chance—Redecorating can be as simple as simply removing a piece of

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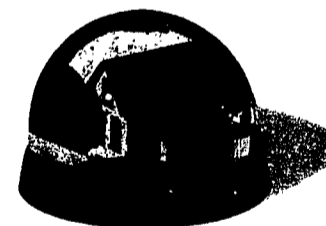
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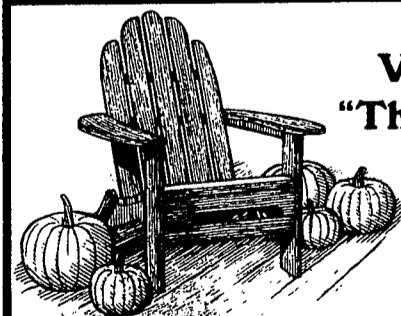
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Decorating

Continued from Page 4

furniture, or the most dramatic change usually comes from introducing a strong new color or a different pattern. Just remember that all change—even for the better—requires a period of adjustment.

7. The Joy is in the Doing—Don't allow the constraints of the size of your house or your budget stop you from living beautifully and well. There are decorating schemes, furnishings, and accessories for every situation and for every budget. Decorating is an ongoing and evolving state. Start by doing

one thing: that will revive a tired room, even if you just paint the walls a new color. Remember, the first step is the hardest; each additional step will become easier.

Carol offers more insight on turning your house into a home in her recently released book, "Smart & Simple Decorating," available in bookstores nationwide or call (800) 686-6393.

Courtesy of Article Resource Association, www.aracopy.com, e-mail: info@aracopy.com.



Rooms can be changed by inventoring the furnishings that you already own. Redecorating your home could be just a matter of moving furniture from one room to another. This can be the easiest and least expensive way to make a notable change to your home.

Vinyl

Continued from Page 2

defends your home from extreme temperatures. Frigid weather, hailstorms, driving rain and the searing sun can effect the appearance of some types of siding, but not seamless siding.

Duane says, "After the job was completed, our neighbors and friends have commented on what a change it made to our house. They sometimes drive right by it now because they don't recognize it."

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the hassle of ever having to pick up a brush. It eliminates all the ugly splices and ends painting forever.

Becky says, "We even had our two 40 year-old evergreen trees removed from our front yard just to show off our house."

Since the Slusher's aren't wasting their time painting year after year, they now have more time to spend at the lake and with their grandkids.

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How safe is your lawncare?

(ARA)--Homeowners are always on a quest for a healthy, weed-free lawn. However, the lawn of your dreams may come at a hefty price: the health and safety of the environment, your family and your pets.

Chemical lawn treatments have produced excellent looking lawns, but appearances are

not everything. These products may contain high levels of phosphorous that can damage the environment. According to the Journal of Production Agriculture, run-off of phosphorous promotes algae growth in lakes. The treatments also contain fast release nitrogen fertilizers that have high concentrations of chemicals, requiring the 24-72 hour waiting period before stepping onto a treated lawn.

Potential problems from chemical products include run-off into water supplies, loss of landscaping such as shrubbery and flowers, neighbor and/or neighborhood objection to use of chemical treatments, and according to the Environmental Defense Fund, the chemicals have been linked to human illnesses and pet and bird deaths.

To combat these side effects, organic products and treatments have been developed. Chemical lawncare services began offering organic based programs over ten years ago and in 1988 the national lawncare service industry began using organic systems, due in part to consumer demand and environmental concern. These products contain low levels of phosphorous and have slow release nitrogen qualities.

However, Mark Miles, CEO of Greener Pastures and lawncare expert warns, "Many of these products are often not as safe or environmentally friendly as represented. They are disruptive to commercial and residential lawns for the simple facts that they carry a highly offensive odor and potentially harmful materials." Some of these traditional organic treatments are sewage based or use products of animal origin. They too are prone to run-off and take a long time to settle, creating a greater chance of these products being inhaled or

digested by people and pets.

Companies like Greener Pastures have responded to these problems with chemical and organic lawn treatments by creating their own organic systems. Unlike many other organic lawn care systems, Greener Pastures does not use human or animal sewage or body parts in their products and lawn care. Each of their fertilizer products utilize soy, corn, and/or wheat meals. Their products are safe for pets, people, and the environment, and they smell pleasant as well.

Lawncare services like those from Greener Pastures have become the choice of schools and daycare centers. Children are not exposed to unpleasant organic or harmful chemical treatments. The result is simply great looking lawns that are safe for these properties.

Homes benefit from not having to keep children and pets inside for 24-72 hours while the chemical dissipates. Commercial properties such as parks, golf courses, office buildings, apartment homes and retirement homes are ideal consumers for this type of organic lawn treatment. There are no illness causing chemicals or waste products, no sewage, and no waiting time.

As much as homeowners long for that beautiful, green lawn, they should also weigh the possible health and safety factors by more closely evaluating their lawncare service or products. A terrific lawn does not have to cost a lot of money or compromise the health and safety of your family and pets. The grass may not only be greener on your side of the hill, but safer too.

For more information on lawn care and the environment, visit the Environmental Defense Fund at www.edf.org.



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Countdown for cold weather

Fall is the perfect time to start preparing your home for the cold winter months ahead.

Many homeowners use this time to make sure their homes are as safe, comfortable and energy-efficient as they can be. Seasonal maintenance is important in protecting the life of a dwelling, and there are certain projects that should not be overlooked.

- Seal your home against drafts by caulking and weather-stripping around doors and windows.

- Remove screens and install storm windows and

doors.

- Have your furnace professionally inspected and serviced before the start of each heating season.

- Check your home's insulation levels to make sure they meet recently upgraded R-Value recommendations by the Department of Energy.

If your attic or crawl space needs insulation, add a layer of quality insulation.

Replace your furnace filter and make sure you clean or replace it periodically during winter months.

- Wrap your water pipes

and ducts in any exposed areas such as unheated crawl spaces.

Remember, prevention is the best cure. Nature can wreak havoc on a home, and a cold and drafty house can cost you plenty in fuel bills. Take the time now to avoid any problems this winter.

When leaves fall, so do mower prices

The days are shorter, and so is the grass—the one good part about summer's passing. Soon, it won't need to be cut anymore.

And next year, many a lawnmower owner now vows, it will be off to the store to replace old (shabby) faithful with one of those new, super high-tech machines. Maybe even a mulching mower.

A nice thought to look forward to, but a costly delay.

Fall, when grass cutting is about to end, is the ideal time to go out and buy that new lawnmower.

Why? Mowers don't sell in the cold season at all. Unless a dealer wants to carry an inventory of mowers all winter long, he's got to find a way to move them. So what does he do? In a word: discount.

So the best deals on lawnmowers are right now.

What to look for

Before shopping, however, it's worth thinking about your needs.

Most people can remember trying to start their first lawn mower. Not too many years ago, that meant yanking repeatedly on a starter cord and swearing until that little engine turned over. Ask for a mower guaranteed to start within two pulls.

Don't forget to consider width, which determines how wide a swath of grass is mowed down with every pass.

Widths range from 17 to 22 inches. Homeowners with congested yards (flower beds and other obstacles) may prefer one of the narrower widths for easy maneuvering.

Versatility

Today's mowers perform a variety of tasks. First and foremost, with more and more landfills not accepting yard waste, your mower should mulch grass.

Mulching mowers cut grass finely, forcing clippings back into the yard to act as fertilizer.

However, also look for a mower that changes easily, without tools, to a bagging or side-discharge mower for those days when the grass is too long to mulch.

Riding mowers

Because of the higher cost, dealers especially do not like to hold onto riding mowers. When looking at riding mowers (garden and yard tractors) make sure they can accept many attachments such as a blade, bagging attachment and mulching deck, to name a few.



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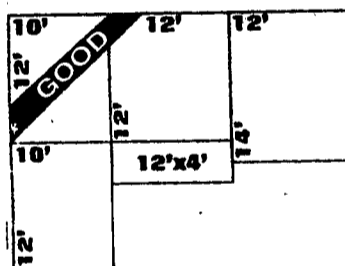
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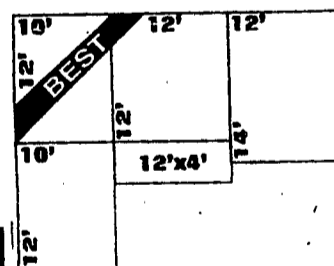
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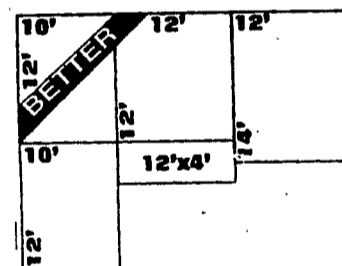
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Finding the perfect wallpaper pattern

(ARA)—Where in the world can you find 392 wallpaper borders featuring seashells in less than 60 seconds? Hop on the Internet and you can!

One quality source you might want to consider is www.wallpaperguide.com. Here you can find just the right wallpaper pattern, border or mural for your decorating project from a huge subjective database and then be directed where to buy it. Decorating consumers experience the convenience, selection and time savings of this website.

Let's say you are looking for a wallpaper border with "trailing ivy." Log onto www.wallpaperguide.com, select "BORDERS" and type in "trailing ivy" as a subject. You'll find a selection of 71 borders featuring images and descriptions from such recognized manufacturers as Waverly, Seabrook,



Village and Imperial Home Decor.

After choosing a pattern, The Wallpaper Guide directs you to local stores that carry the product. Type in your zip code and the local dealer information is at your fingertips. Click to a store's own home page and you can retrieve the address, phone number and directions to the store location.

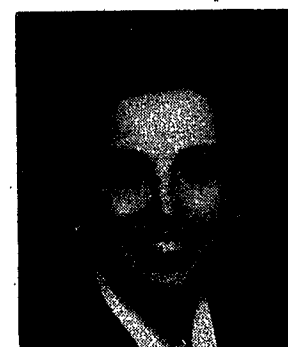
With the wallpaper pattern information and store location

in hand you avoid the frustrating "hit and miss" results of shopping several stores. "Consumers interested in decorating with wallpaper work full time and don't have time to shop for wallpaper in stores like their mothers did," explains James Trickey, President and Founder of The Wallpaper Guide. "Many have access to the Internet and can search through wallpaper patterns at home during the evening hours."

Because the major wallcovering brands are shown, consumers don't have to look up dozens of individual wallpaper websites. "We like to think of ourselves as the 'encyclopedia' of wallpaper," says Trickey. "We don't represent any particular manufacturer or brand name, nor do we sell direct to the consumer. So we believe we provide a beneficial, objective service to the decorating public."

So whether you're looking for wallpaper with trailing green ivy for the kitchen or daisy chains for your daughter's room, head to your computer. Type in www.wallpaperguide.com and select the appropriate pattern subject.

Courtesy of Article Resource Association, www.ara-copy.com, e-mail: info@ara-copy.com.



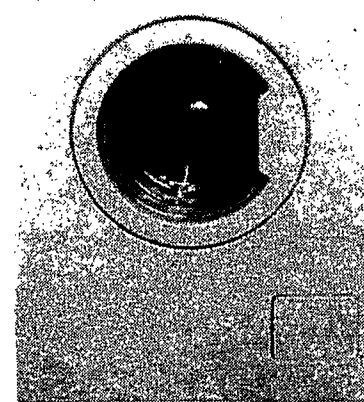
James Trickey
President and Founder of The Wallpaper Guide

Mr. Trickey is a professional decorator and has been in the wallpaper business for over 25 years. He is the author of "The Wallpaper Guide" and "The Wallpaper Encyclopedia." He is also the founder of The Wallpaper Guide, a website that provides information on wallpaper patterns and where to buy them.

For more information on wallpaper patterns and where to buy them, visit www.wallpaperguide.com or call 1-800-888-8888.

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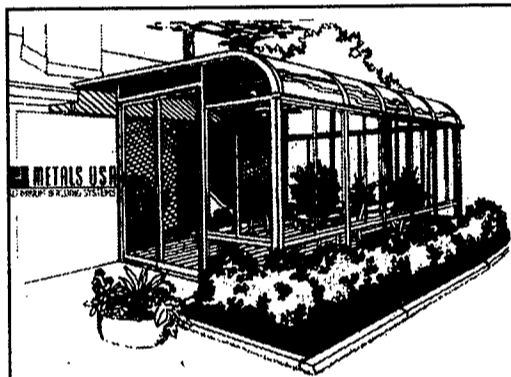
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Jackie is a "home town girl!" Having lived on the Gulf Coast her whole life, this gives her extensive knowledge of the area. She has been a REALTOR for 7 years with the #1 real estate agency in the South, Latter & Blum. She is one of Latter & Blum's top performers in high volume sales & listings.

Jackie specializes in residential and commercial properties. She has completed MRI I, III, and VI, earning her a professional designation of GRI. She is a member of Latter & Blum's Million Dollar Top Producer Club, Local REALTOR Board Assoc., Mississippi Assoc. of REALTORS, National Assoc. of REALTORS & the Chamber of Commerce. Jackie's main goal in real estate is to serve all her clients with her skilled training and knowledge and to exceed all their real estate needs. When you meet Jackie, you will get service with a smile. As the Golden Gulf Coast continues to grow, so will Jackie's knowledge and know-how! **Latter & Blum, Inc. REALTORS**
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Mary Cooley

is a practicing Paralegal and real estate closing specialist working in Gulfport at the Breard Law Firm.

Cooley completed her paralegal studies in 1982 and worked as a paralegal until 1996 when she obtained her real estate license.

Recognizing that closing a loan can be an exhilarating, yet intimidating, experience for the buyers and sellers alike, Cooley strives to ensure all are well educated about the process they are undergoing while at the same time, making it a pleasant, memorable experience.

Working with buyers is one rewarding aspect of closing loans, the other, according to Cooley is working with the diverse and professional group of people involved in the whole process from the mortgage companies to the real estate agents and everyone in between.

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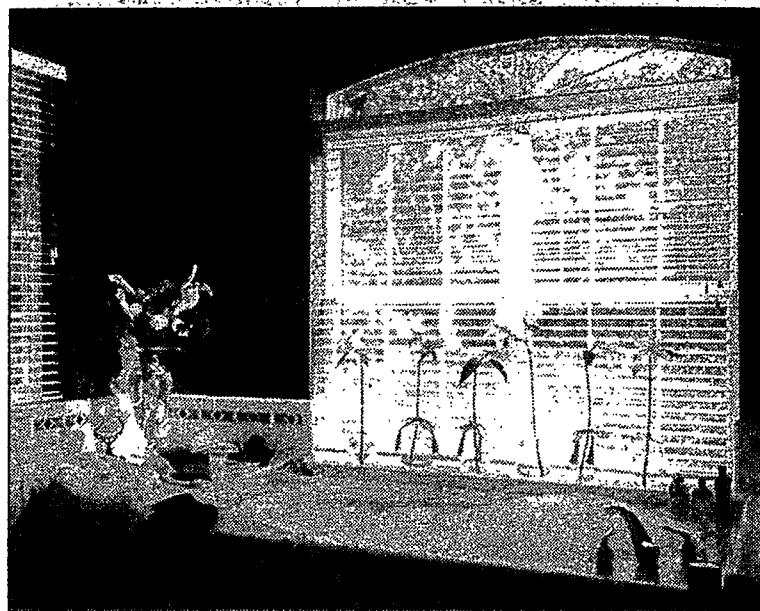
(ARA)—It's the smallest room in the house, but one of the most fun to decorate. Bathrooms can be quirky or sophisticated, depending on the primary audience, and a relatively easy project to tackle on your own.

Choosing a theme is a great way to give a bathroom character. Whether you opt for a sea-side atmosphere, floral garden, bold jungle prints, or any other of a number of ideas, there are a wide variety of bathroom accessories available to complement your look.

From towels to toothbrush holders, soap dishes to shower curtains, you can give your bathroom cohesive look.

While these items are relatively easy to make or purchase and install, your decorating can hit a roadblock if your bathroom fixtures are old and ugly. Replacing a worn bathtub or shower stall can be expensive, messy and time consuming.

"In the past, options for



Your bathroom can be a relatively easy project and the most fun to decorate.

homeowners were limited," states John Heckenlaible of Re-Bath Corp. located in Mesa, Ariz. "You either replaced the whole bathtub with a new one, or had it refinished. Neither is ideal. If you're on a limited budget, total replacement is too costly. And, refinishing involves the use of noxious chemicals which must cure for a minimum of 24 hours and often chip and peel within a few years."

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Traditional kitchens are really cooking

If the year 2000 has you picturing the kitchen of the future, it doesn't look anything like George and Judy Jetson's. The majority of homeowner's still opt for traditional decor over gloss and metal, and that's a trend that will continue.

American Express Retail Index, 90% of new cabinets are wood. In appliances, almost half of homeowners (45%) will choose white or almond over stainless steel. Over half of remodelers will choose laminate and ceramic tile for countertops. Popular looks in the kitchen include a breakfast table, stools, islands and baker's racks. These are the favored elements used to create warm, welcoming kitchens in an array of styles from Tuscan to Shaker.

The real beauty of these kitchens is in the fact that traditional style and high performance are not mutually exclusive. Today, there are appliance makers whose own specialty of the house is to offer the latest technology in designs which complement a great many settings. Increasingly, appliances offer the technology and techniques familiar to a professional chef. While these appliances are getting closer to the restaurant versions, they don't make a home kitchen look like one. Heavy metal, commercial-style machines aren't for everyone's dream kitchen.

Some of the once future features available today include: high performance electric burners which morph from round to roaster shape making the process of reducing pan drippings an easy task; halogen lighting that spotlights the inside of the oven, and expanded 12-rod broiling areas for uniform results when preparing larger meals.

Other high-tech features include the closed door broiling option which turns an oven into an indoor grill, gas cooktops with the option of wok cooking and electric burners that are almost as quick as gas. For example, on the recently introduced line of Bosch electric cooktops, burners heat up in less than 4 seconds. Increasingly popular are ovens that do both conventional and convection baking.

For appliances with maximum style versatility, look for downdrafts that "come and go" and flush-mount electric cooktops. These units are designed to be as level with the surrounding countertop as possible and yet be spillproof containing up to a quart of liquid. If a "hidden" appliance is the sought after look, the American-made Bosch dishwasher is truly integrated, meaning that the controls are inside the open door and the entire front is matched and seamlessly blended with all the horizontal lines of the surrounding cabinetry.

Appliances have yet to prepare our meals or clean up, but when that day comes, they probably still won't look the way the creators of the Jetsons imagined. They will be designed to suit a variety of styles, most certainly that which will still be called traditional.

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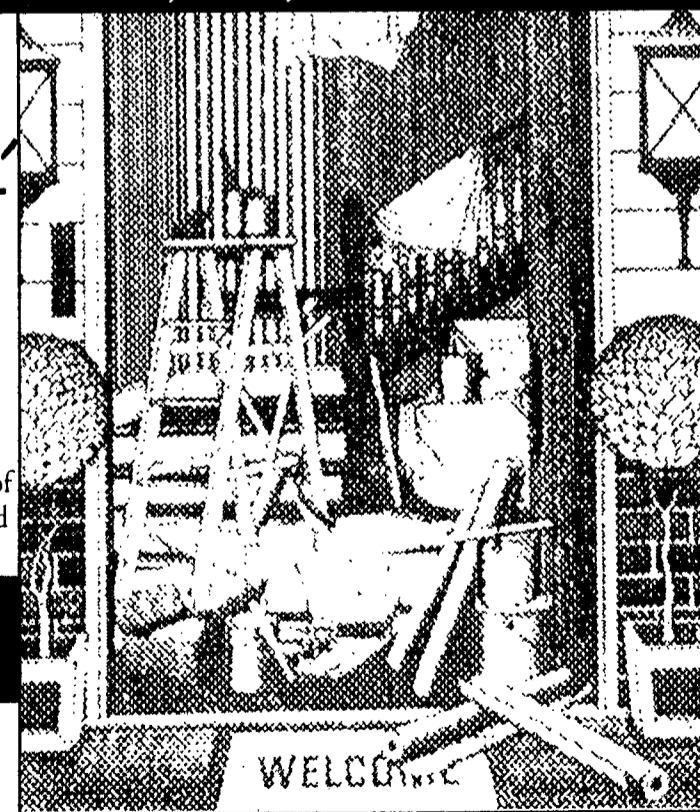
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Compost to extend leaves' usefulness

Their shade was much appreciated during the hot summer days, but fall doesn't mean the end to leaves' usefulness.

Many Mississippians grew up with bagging or burning leaves as their primary fall chores. Although today's kids (young and old alike) continue to rake, many have found an alternative to discarding those golden fall treasures.

Don't you dare let them go to waste. Bagging is not the answer, and burning pollutes the air and can be hazardous.

Don't put off starting a compost pile another year. You can build one economically in a matter of minutes. Loading pallets are ideal to use in building a quick enclosure for the compost pile and the size is near perfect.

Build a double bin by simply butting five pallets together with twisting wire. This plan will enable you to untie the wire quickly for moving the structure.

First, put a 3-inch layer of coarse material like small twigs, this will help in aeration. Then add leaves or garden plants. Next, add a layer of nitrogen rich material like manure or grass clippings or a half cup of 13-13-13 fertilizer per 6-inch layer of material.

Thoroughly soak the pile with water. Keep the pile moist but not soaking wet. Use a pitch fork to turn the material over every four to six weeks. You should have a fine compost for your garden next spring.

Good compost consists of a small amount of soil along with decomposed or partially decomposed plant residues. As an amendment, compost improves the soil condition and fertility, especially soils low in organic matter.

The organic matter in the compost makes heavy clay soils easier to work by binding the soil particles together. Aeration greatly improves clay soils by adding compost. Gardeners often overlook root's need for oxygen. After improving aeration, water penetration and drainage also



improves.

Compost greatly improves water and nutrient holding capacity in sandy soils.

While compost does have some nutrient value, its main attribute is improving of soil structure. Soil test, then apply the recommended fertilizer.

Locate the compost pile in a convenient but inconspicuous location. For using compost in the garden, choose a location near the garden. Since the compost pile needs to be kept moist, a convenient source of water is helpful.

Many types of organic materials can be used for composting—grass clippings, leaves, hay, straw, saw dust, shredded newspaper, manure, corn stalks and other garden plants. All wood material should be run through a chipper shredder before composting.

Do not compost diseased plants from the flower or vegetable garden if the compost is to be returned to the garden later. Although heating kills some disease organisms during composting, you must turn the pile frequently and thoroughly and let it remain unused for a

long time to prevent returning some problems to the garden.

Also avoid composting weeds heavily laden with seeds. Even though some seeds die during composting, if the quantity of seeds is high, some may return to the garden.



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Alison Robertson

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Alison quickly ascended to become a very productive real estate agent because she lives by the motto motivational speaker Zig Ziglar made popular which is, "To get everything YOU want in life, just help SOMEONE ELSE get what THEY want!" "I believe this" Alison said "and I further believe that the real estate business is a business of service. If your immediate goal is to make money and NOT concentrate on helping someone else get what they want, you will not be in business for very long."

Alison, in just two short years is approaching over 50 closed real estate sales in an industry where the average per agent is only 7. This is remarkable and is attributed to her desire to not only pursue her real estate education by attending RE/MAX Conventions and Rallies and real estate classes by also "putting the customer first!"

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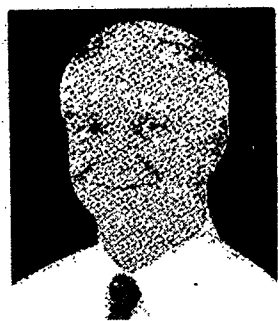
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Nell Frisbie

is the manager of Latter & Blum Inc. Realtors, with branches in Bay St. Louis, Diamondhead, and Gulfport, with a 35 agent workforce.

She has obtained many designations most notable, CRB, CRS, and GRI. However, the most recent designation is ABRM, Approved Buyer Represented Manager. Frisbie has served many political causes for Hancock County, including going to Washington, D.C. for the relocation of naval personnel to Stennis. She has also served on several committees and represented Hancock County at various legislative meetings.

Frisbie has held every office in Gulf Coast Association of Realtors and continues to be an active member. She also serves on the Mississippi State Association of Realtors Professional Standards Committee, is an active member of the Hancock Chamber of Commerce and a committee member on the Hancock County Economic Development Committee and the Diamondhead Business Association.

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Helpful painting tips offered

Many homeowners handle most of their home maintenance.

If you are one of them, and if exterior painting is on your "to do" list, here are some tips that will help you get the best results.

- Be aware that good surface preparation is critical to the success of any painting project, but it is not as psychologically rewarding as applying the paint.

For that reason, you may want to hire a contractor to do your surface preparation, but handle the painting yourself. (Some homeowners do just the opposite, and later regret their decision.)

- If you decide to do your own surface preparation, you can simplify the task by suing high-speed power washing equipment to remove dirt, grim and mildew. Contact your local equipment rental center for help and advice on using this equipment safely.

- While you are at the rental center, investigate spray painting equipment. Power sprayers allow you to apply paint to large surface areas very quickly.

- Regardless of how you apply it, be sure to use a top quality paint.

Top quality acrylic latex



paint is particularly easy to work with and allows do-it-yourselfers to get professional-looking results. These paints go on easily, "level" nicely to provide a smooth, even appearance and resist messy spattering.

- You'll also save time and effort on tiresome cleanup tasks by using latex paint. Being water-based, these paints clean up easily with plain soap and water.

- As with any home improvement project, you should be sure to follow good safety practices. Wear goggles and rubber gloves when doing surface preparation.

If your project requires the use of a ladder, make sure it is structurally sound and free of paint buildup on the rungs. Place it at the correct angle (the base should be about three feet from the wall for every

nine feet of height), and be sure it sits firmly on solid ground.


- For best results, apply your paint on mild days when the temperature is in the 80 to 85-degree range with little or no wind. These conditions permit the paint to form a strong protective film.

- If you paint on a sunny day, you can get better results (and keep cool) by painting in the shade. The north and west sides of a home are shaded in the morning; the south and east sides are shaded in late afternoon.

- Finally, think long-term and buy the highest quality of paint you can afford. Top quality acrylic latex paint costs more than ordinary paint, but it can last seven to 10 years or more, compared to three or four years for ordinary paint.

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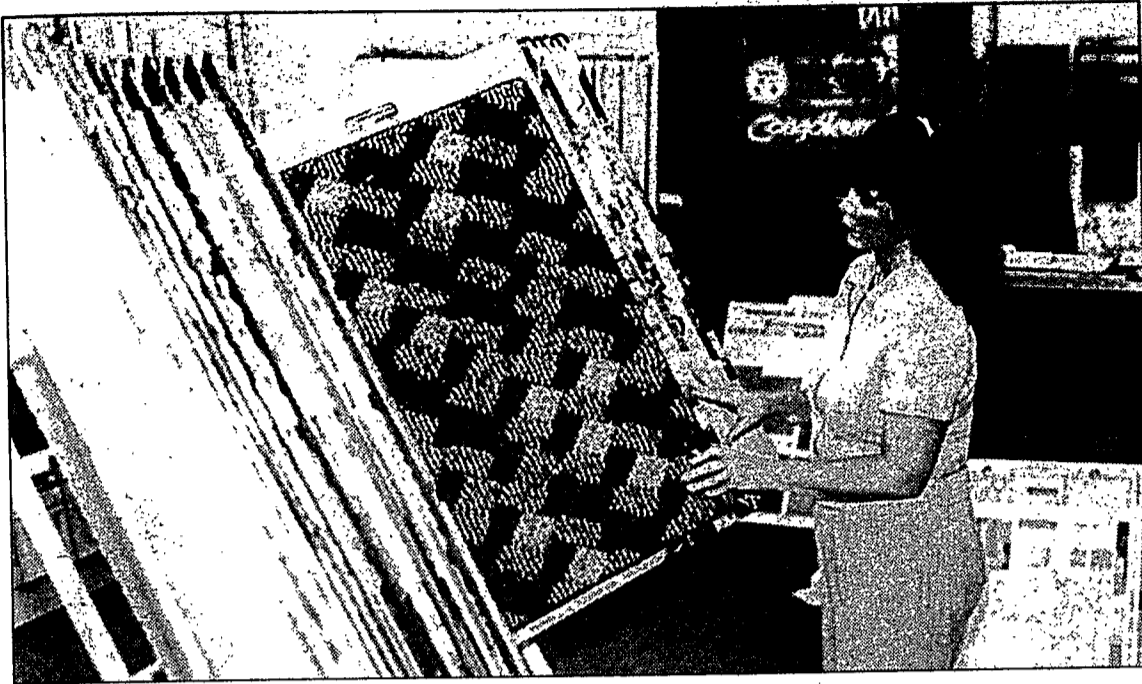
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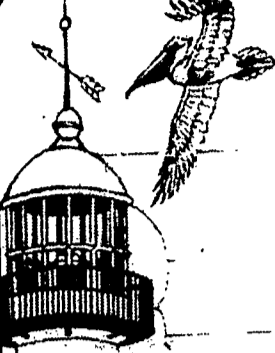


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Smart carpet shopping: Here's how to choose

The economy has left most of us feeling the tug on our wallets and pocketbooks. So, we're shopping more carefully and demanding more accountability for our dollars.

For homeowners looking to redecorate, home furnishings have become as important an investment as a new car. Carpet is no exception.

The following tips are designed to help make you a smarter carpet shopper.

After deciding which rooms you'd like to redecorate, the next step is determining how many square yards of new carpet you will need. Measure the length and width of the room.

Next, multiply the length and the width to find the total number of square feet of carpet needed to cover the floor.

Divide this total by nine for the number of square yards.

How good is it?

Determining the quality of a particular carpet style is really very easy. Simply press down on the carpet pile with one finger and see how easy or difficult it is to penetrate the carpet backing.

The harder it is to penetrate the backing, the better the carpet's quality.

Denser carpets provide longer wear and better crush resistance. Since soil and stains remain mostly on the surface, these styles are also usually easier to clean and maintain.

Another way to determine value is to check the quality of the yarn. Generally, the tighter the yarn is twisted, the better the wear and performance.

Look closely at the cut ends of the individual carpet fibers. These should be neat and well defined and should not fray or "blossom" at the ends.

Carpet padding (the cushion that lays underneath the carpet) and installation often are included in the overall price.

Quality padding not only will add to the life of your carpet, it also helps insulate cold floors.

Another important consideration is if the carpet features a recognized treatment, such as Scotchgard Stain Release carpet protection, to guard against soil and stains.

Carpet and rug makers are putting the pedal to the floor and quickening the pace of fashion-forward flooring. Now following the trends in other areas of home furnishings more closely than before, today's flooring is more fashionable and has abundant selections.

The need to create an individualized style once again in the statement areas of the home is driving the resurgence of patterned carpet. Shag carpet stays in style with new twists on the theme, such as multi-hued styles like Tuftex's "Cookies & Cream" color combination.

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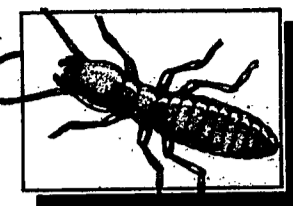


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Choosing the right furniture to compliment your home

(ARA)—Whether it's cuddling up on a sofa to watch the Sunday night movie, curling up in bed for a restful night's sleep or sitting in a chair to read the latest best seller, the comforts of home oftentimes rest in its furniture. All too often,

Americans purchase furniture based on style alone, never initiating comfort or questioning the quality.

Coming Home, the home products division of Land's End, recently introduced a new line of casual home furniture,

based on its 'fit' to avoid discomfort." Hayes recommends that consumers look for chairs and sofas with back support; a deep seat; sufficient cushioning combined with mid-back support; durable fabric; practical style and versatile color; plus a



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and in the process, developed essential tried and true tips on how consumers can select practical furniture for their homes.

"We based these furniture selection tips on consumer feedback that we obtained during the development stages of our new furniture," said Rob Hayes, general merchandise manager for Coming Home. "We learned consumers can avoid many long-term furniture frustrations by looking for the right quality and features, before rushing into the purchase decision."

Sinking into comfort with the right sofa and chair

Although the chair is the most frequently purchase piece of furniture in the American home, Hayes believes it is also the most challenging to select.

"Many people purchase a chair based on how it will look in a room, giving little consideration of its function, comfort or quality." According to Hayes, this is a big mistake. "Because Americans tend to spend a large portion of relaxation time in their own 'personal' chair. It is important to choose one

foot rest option is always welcome.

Dreamy delights

The perfect finish to a bedroom is a bed that offers character and enhances the look of the entire room. In fact, according to Hayes, the material of the bed frame, be it metal or wood, can have a great impact on the overall look of a bedroom. Hayes says that metal post-like beds can provide a romantic elegance reminiscent of several decor inspirations, especially European royalty, modernistic trends and antique American styles. Wooden bentwood beds, with classic lined frames, can enhance a country-like decor or provide a more masculine look.

The final furniture analysis

Hayes says that consumers should always ask themselves the questions about style, practicality, conform, quality and durability when looking for a piece of furniture for the home.

Courtesy of Article Resource Association, www.aracopy.com, e-mail: info@aracopy.com.

Tips on home insulation

By installing the right amount of insulation in your house, you'll be more comfortable; you'll also be getting the most value from your heating and cooling dollar, according to national electric utility trade associations.

On average, 60 percent of your home's monthly energy bill goes for heating and cooling. The right amount of insulation—in the right places—can cut these costs in half.

Your electric utility can offer free advice on how much insulation your house needs.

Where in your house should you insulate? The attic and basement (over and unheated crawl space) are two essential areas for insula-

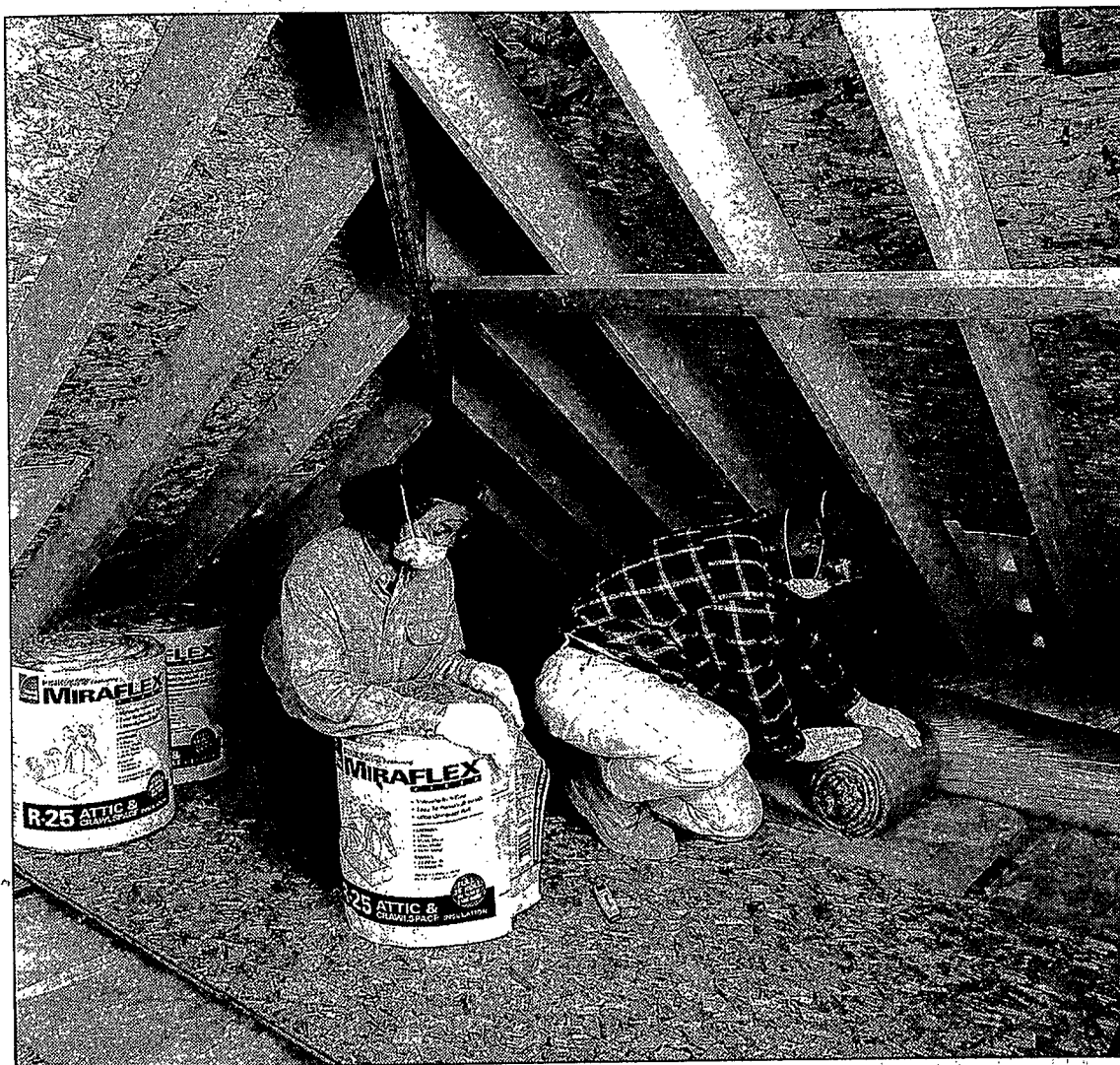
tion.

If you are building a new house, or adding siding, the exterior walls should be considered also.

Heating and air conditioning ducts, if located in the attic or an unheated crawl space, can also be insulated for energy savings.

And don't forget an insulating blanket for the water heater. After home heating and cooling, water heating is your largest energy expense.

Many of the new water heaters already are insulated; check with your dealer to see if you should add additional insulation.



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Bringing more sunshine into your home proves beneficial to health

(ARA)—Every addition to your home has some sort of benefit, but only one addition can claim effects on your mood, weight and eventually put money in your wallet.

"Sunrooms are not only cost effective, but garner several rewards for your overall health and spirit," says Rick Jones, President of Patio Enclosures, Inc., North America's largest sunroom manufacturer. "Studies prove the health benefits homeowners gain from adding more sunlight into daily lives."

Many people complain of feeling down, having less energy and difficulty getting up in the morning on gray, cloudy days. Sunlight has proven to increase our energy level as much as 24 percent, according to Current Health magazine. It also activates the inactive Vitamin D in our systems. Vitamin D helps keep teeth and bones healthy and is often referred to as the "sunshine vitamin," for its many therapeutic benefits.

Sunrooms not only later our moods, decrease our stress levels and improve our health, but according to Prevention Magazine, bright light can calm cravings and help you lose some of the extra pounds you might have put on during the winter months.

According to Norman Rosenthal, M.D., senior researcher at the National Institute of Mental Health in MD, people tend to eat more sweets and carbohydrates when they are lacking sunshine—two ingredients for weight gain. Within the multi-resident environment and the assisted liv-



ing community, there exudes a lifestyle benefit enhanced by bringing in large volumes of light and natural beauty, along with a friendly connection with other residents.

No matter what the season, people need to expose themselves to the benefits delivered from the sun. Not everyone is always able to get outside. This is why sunrooms are an effective means of exposing your body to the natural sunlight it craves.

Sunrooms are only only rewarding to your health but a financial reward for your wal-

let. Sunroom additions yield a 70-110% return on investment, reports the National Association of the Remodeling Industry, depending on the area of the country.

"Whether people add a sunroom for the health benefits it provides or for the simple beauty that the sunshine radiates from the glass, our customers continually praise the rewards they receive from this addition," adds Jones.

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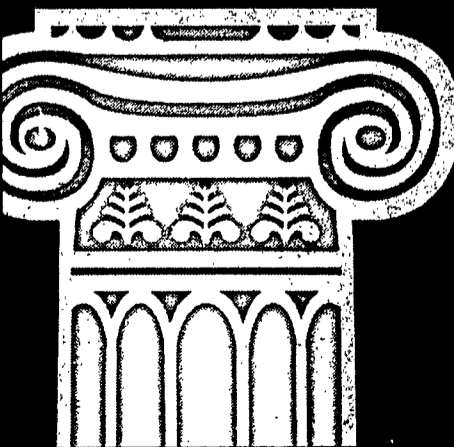
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Lightning and more--guarding your home from outside threats

Imagine the kind of damage that a violent lightning storm would have on your home and its electrical equipment.

Robert and Joanne Zipparo experienced this terror firsthand when they found themselves in the midst of a violent thunderstorm one night, when severe lightning hit their region. Such weather is not unusual for their neighborhood in Florida, which is why they installed surge protection throughout their home. Sure enough, "Lightning struck our block with a vengeance," says Robert. "It was the worst day we'd seen since moving to Florida five years ago," remembers Joanne.

All five houses on the Zipparo's block were struck by lightning. "I know ours was struck because we had a circuit breaker trip," says Joanne. But of all the homes, the Zipparo's was the only one that did not suffer damage. Neighbors told of high repair or replacement costs of fried computers, telephones, alarm systems, appliances and other electronics. In contrast, the Zipparo's equipment survived.

What the Zipparos had on their side was surge protection. One feature of their protection shields a home's electrical panel—the main entry point for electricity—from damaging high voltage surges. The Zipparos had two layers of protection—one at their main electrical panel and surge protectors on every appliance and electric outlet in their home.

Savvy homeowners should be aware that, aside from a home's electrical panel, there are many paths through which electricity enters a home. Signal lines, such as TV cable lines, telephone lines, and modem connections for computers, are gateways for dangerous surges to travel through.

"It's vital to protect every energy pathway in your home, warns Panamax's president,

Henry Moody. "It's not just lightning that can harm your home; about 40 percent of all potential voltage surge dangers come from outside sources, which include accidents and downed power lines." Panamax is the manufacturer of surge protection. When these surges come into your home via energy pathways, they can wipe out expensive appliances and electrical gear.

A Florida-based audio/video installer recalls from experience the harm that surges emanating from outside a home can cause to home equipment.

A customer called him after the customer's house had experienced a power surge. Most of the customer's home office and home entertainment devices had blown out as a result of the surge.

"When I got there I realized that calling it a 'surge' was an understatement," says the installer. "What had happened was a power company employee was working on an underground transformer when a wrench fell out of his pocket and into a transformer," he recalls. This mistake sent tens of thousands of surge volts into neighboring homes, rendering many appliances useless.

"We hear countless stories about outside technical forces causing costly damage to homes and offices," says Moody. "Because downed lines and accidents cause trouble, adequate surge protection that guards all pathways in the home or office is a smart move for every consumer. Because many don't realize the importance of having surge protection not only at a home's electrical panel, but also at every line, Panamax is giving away signal line protection. We want to educate the consumer about how essential complete protection is."

For more information contact Panamax at (800) 472-5555 or www.panamax.com.

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Do you need a new roof? How to make that decision... and the ones to follow

If your home is nearly 20 years old, or it's been a good two decades since it was last shingled, chances are you may need a new roof.

Autumn is a good time to inspect closely and evaluate the condition of your roof. If the roof has deteriorated significantly, you'll have enough time to get your home re-roofed before winter weather arrives.

The Asphalt Roofing Manufacturers Association (ARMA) suggests that consumers look for the following aging/deterioration signs in trying to determine if they need a new roof.

- Using binoculars, walk around the outside of the house and look for cracked, severely curled or broken shingles. Never walk on a roof, it can be dangerous and may damage the shingles.

- Check gutters and downspouts for excessive accumulation of the mineral granules that coat the shingles. (It is normal for shingles to lose some of their granules, as an excess amount is applied during shingle manufacture.) These granules provide important weather resistance to your roof. Noticeable loss of granules usually signifies roof aging or deterioration.

- Using a flashlight, inspect your attic space, looking carefully at the underside of the roof deck and rafters for stains or wet spots; both can be signs of leakage.

If you decide it's probably time to re-roof, you'll quickly discover there's a wide variety of products and options available in today's asphalt shingles. According to ARMA, four out of five homes in the United States have asphalt shingles.

For the most part, asphalt shingles remain the number one choice of homeowners because they offer the broadest array of colors, shapes and textures to match most architectural styles at the most affordable price. In addition, asphalt shingles offer a long life expectancy and low maintenance requirements.

For roofing professionals, asphalt shingles are often preferred because they offer good performance in all types of temperatures and are considered the easiest to apply of the standard roofing materials.

In addition, asphalt shingles are available in a variety of classifications that meet specific

should harmonize with the color of your home's exterior walls. For example, if you have light gray siding and white trim, choose a roof color in the gray family and avoid brown shades.

- Stay in keeping with the neighborhood. You'll be happier with a roof that blends into the background rather than one that differs noticeably from the surrounding homes.

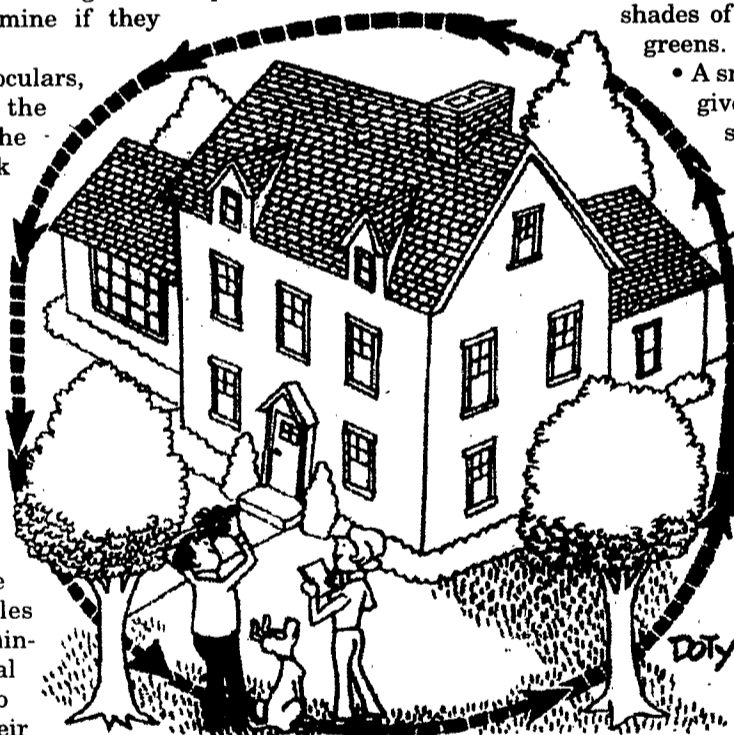
- If you want your home to blend in with the natural environment, pick a roof color that blends together varying shades of browns, grays or greens.

- A small home may be given added dimension with a light-colored roof to direct the eye upward and create a sense of airiness.

- Dark roof colors on tall homes or steeply-sloped roofs will help to recede the roofline visually and seemingly reduce the structure's scale.

To learn more about roofing styles, design, color and aesthetics, order the ARMA brochure "A Homeowner's Guide to Quality

Asphalt Roofing," available for \$1 by writing to the Asphalt Roofing Manufacturers Association, HP Department, P.O. Box 1532 North Babylon, NY 11703.



Inspect your roof from ground level using binoculars to look for cracked, curled or broken shingles, which may be a source of leaks.

fire, wind and hail resistance testing standards. For example, all shingles carry a Class A, B or C fire rating, with Class A providing the highest fire resistance. These fire ratings are defined by nationally recognized standards and tested by independent testing agencies. In addition, many asphalt shingles carry a "wind resistant" label indicating that they've been tested to meet specific high-wind criteria.

Once you decide on the type of roof you're interested in, then color and style questions loom large. ARMA experts recommend that you consider the following basics when trying to decide on a roofing style and color.

- The color of your roof

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Custom colors: Hue sets mood, theme of room

When planning to redecorate, certain considerations come to mind, such as placement of appliances, cabinet styles, countertops and flooring. And although the color of your room is not critical to its design, it will set the mood and theme of the room.

Before you can choose a color, you must first understand it.

"Objects exhibit color because of the manner in which their surfaces reflect and absorb light," said Nicholas Geragi, CKD, CBD, director of education and product development for the National Kitchen & Bath Association (NKBA).

"White, for example, is a mixture of equal parts of all colored wavelengths; and black is the virtual absence of all color."

There are three categories of color (also known as hues). Primary colors - red, yellow, blue - from which all other colors originate; secondary colors - green, orange, violet - which result when two primaries are combined; and tertiary colors - yellow-green, yellow-orange, red-orange, red-violet, blue-violet, blue-green - which are derived from the combination of a primary and secondary color.

Colors are important to planning because color schemes can adjust the visual perception of an overall space.

"Used in a specific way, color can expand, shrink, shorten or lengthen a room. It can even be used to conceal an undesirable feature in the room," adds Geragi.

For example, light colors can be used to decrease the weight of an object and therefore increase the overall perception of the area.

Use dark colors to increase the weight of an object and to decrease the spatial perception of the total area. Use the same color throughout an area to camouflage structural problems.

Another key consideration in the selection of a room's color scheme is the emotion or behavior that particular colors may evoke. Every color has some type of emotion or feeling tied to it.

RED

An intense red color, for example, can be distracting if

used in large amounts. It attracts attention, causes excitement and raises blood pressure. However, tints or shades of red used in smaller amounts can create a warm or rich feeling.

YELLOW

The color that the eye sees the fastest is yellow. Soft yellows can be cheering and feel sunny. Bright yellow, as an accent, attracts attention and brightens a room. Used in large amounts, yellow can be overstimulating.

GREEN

The color green is viewed as a pacifier and is associated with nature. It can be relaxing and reassuring. Pale tints of green conjure images of growth, while deeper hues are associated with status and wealth.

BLUE

Another calming and relaxing color is blue. Lighter values of this color evoke an airy and open feeling. Darker blues are reassuring because they are representative of wealth, strength and respect.

PURPLE

A noble color in its deepest values is the color purple, which is also viewed as flowery and refreshing in pale violet hues. Although deep purple is rarely used in large amounts, it can be used to great effect as an accent color.

ORANGE

The color orange may be stimulating, as in pumpkin orange, or warm, as in terra cotta and peach. As with other intense colors, it can be distracting, but it is ideal for attracting attention to detail.

WHITE

White can be sterile, airy and refreshing, depending on what other colors are used with it. It can make small spaces seem larger and more open.

BLACK

Frightening, exciting, elegant and rich all describe the color black. Like white, it is a color of contradictions that depends largely on the effect of other colors used with it. Black can make a large space seem smaller and more intimate.

NEUTRAL

By neutralizing a color, you can also neutralize its psychological effect. Neutral colors are less demanding and can be ideal for applications where overstimulation is not desired.

In a recent survey conducted by the NKBA, it was revealed that white is the most popular overall color for kitchens and bathrooms.

While this may seem boring to some, it can actually become a very interesting choice. It will allow you to a more creative and flexible in choosing your accessories, and they can become the focal point of the room.

For instance, you may select all black accessories and appliances to go with your white walls, cabinets, counters and floor. This will give your kitchen a very contemporary, hi-tech look.

Or you may choose softer pastels and floral prints as an accent for a country feel for your space. The possibilities are endless.

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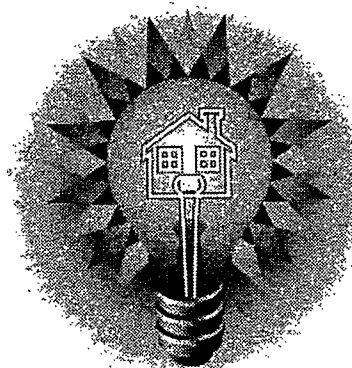
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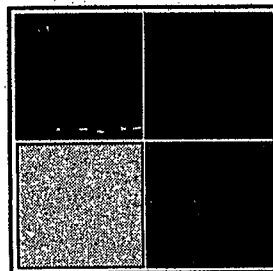
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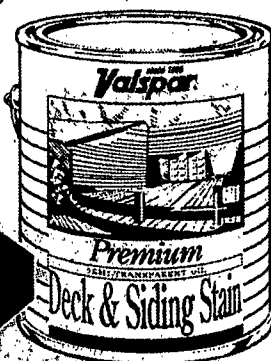
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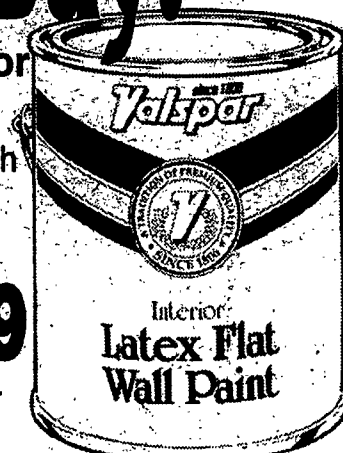
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